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State of Iowa
1981

Annual Report

OF THE

SUPERINTENDENT OF BANKING

OF THE

State of Iowa

for the year ending

June 30, 1981

TO HIS EXCELLENCY
GOVERNOR
ROBERT D. RAY

Published by
THE STATE OF IOWA
Des Moines

STATE OF IOWA
DEPARTMENT OF BANKING
TELEPHONE 281-4014
530 LIBERTY BUILDING
418 SIXTH AVENUE
DES MOINES, IOWA 50309

August 31, 1981

TO HIS EXCELLENCY
ROBERT D. RAY
GOVERNOR OF IOWA

Dear Governor Ray:

It is my pleasure to submit to you the 1981 State of Iowa Annual Report of the Superintendent of Banking for the fiscal year ending June 30, 1981.

Respectfully submitted,

Thomas H. Huston

THOMAS H. HUSTON
Superintendent

THH/ls

STATE OF IOWA
DEPARTMENT OF BANKING
Office of the Superintendent

Statement of Policy

In support of the humanitarian principles embodied within the Constitution of the United States of America, state and federal legislation designed to eliminate job discrimination, and Executive Order Number Fifteen mandated by the Governor of this State, the State of Iowa Department of Banking is firmly committed to the maintenance of an employment program whereby all applicants and employed individuals of this Department are assured equal access to employment opportunities. Discrimination on the basis of race, religion, color, sex, national origin, age, or disability will not be permitted except insofar as the foregoing might relate to a bona fide occupational requipment, and affirmative measures will be taken that fairness and equality will continue to be incorporated into the employment practices of the Department of Banking.

So as to more reasonably facilitate the fullest use of available human resources, all policies, practices, and procedures of the State of Iowa Department of Banking shall embrace the principles of Affirmative Action and are so designed to ensure that recruitment, selection in hiring, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

This Department's ongoing commitment to employment equality shall be implemented and monitored by an EEO Officer designate who in turn shall report directly to the Superintendent of Banking regarding the degree of success or failure in attaining established Affirmative Action goals. Not unlike other organizational goals, performance in Affirmative Action shall also be measured and included among performance reviews of this Department's staff.

Moreover, as a public agency, the State of Iowa Department of Banking recognizes its responsibility to serve as a model to the private sector in the formation of its commitment against discriminatory employment practices and as a matter of public record has addressed itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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ANNUAL REPORT OF THE IOWA BANKS

Iowa Chartered Banks	553
Bank Offices (Operated by Iowa Chartered Banks)	366
National Banks	99
Bank Offices (Operated by National Banks in Iowa)	99
Private Banks	4

STATE BANKING BOARD

Appointed by Governor Robert D. Ray

Thomas H. Huston, Chairman

Julia F. Anderson	Ames
Vincent C. Chapman	West Des Moines
Marvin F. Chevalier	Postville
C. Lyle Monahan	Audubon
Betty L. Steele	Des Moines
Charles H. Walsh	Burlington

STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

Thomas H. Huston, Superintendent

Howard K. Hall, Deputy Superintendent

Ronald L. Bradshaw, Assistant to the Superintendent

Austin T. Helgerson, Assistant to the Superintendent

Randolph P. Steig, Assistant to the Superintendent

Steven Moser, Bank Examination Analyst

N. Dean Rowland, Bank Examination Analyst

Larry D. Kingery, Small Loan Supervisor

BANK DIVISION

Bank Examiner IV

Atkinson, Thomas F. ..... Mason City
Baird, Robert A. ..... Le Mars
Barrett, William G. ..... West Union
Bolton, Richard D. ..... Atlantic
Hughes, Bradley E. ..... Cedar Falls
Murray, Thomas E. ..... Bettendorf
Nellor, M. Kathy ..... Mt. Pleasant
Nielsen, Jay D. ..... Le Mars
Nun, Richard W. ..... Emmetsburg
Parrish, Joseph L. ..... West Des Moines
Rasmussen, Kent M. ..... Grinnell
Reed, Marlin ..... Des Moines
Timlin, Paul L. ..... Cedar Rapids
Venteicher, Louis A. ..... Denison

Bank Examiner III

Bruggeman, Mark L. ..... Marion
Burns, Kevin L. ..... Des Moines
Diercks, Bruce D. ..... West Des Moines
Donaldson, Linda E. ..... Le Mars
Erickson, William D. ..... Mt. Pleasant
Grochala, Krystof J. ..... Webster City
Hamborg, K. David ..... Grinnell
Johns, William ..... Atlantic
Jones, Sidney T. ..... Cedar Rapids
Jungman, Jeffrey A. ..... Des Moines
Latta, Jackie M. ..... Atlantic
Long, Merle L. ..... Le Mars
Mishler, Christopher J. ..... Mason City
Moulds, Arthur N. ..... Webster City
Nass, Jeffrey W. ..... Denison
Olson, Jim H. ..... Bettendorf
Pape, Steve E. ..... Cedar Falls
Quinlan, Thomas W. ..... Cedar Falls
Rhatigan Wessels, Jana S. ..... Iowa City
Scherrman, Mike E. ..... Mt. Pleasant
Sime, Arlo D. ..... Mason City
Songer, Ronald W. ..... Denison
Sweeney, John M. ..... Emmetsburg
Torgler, Alan H. ..... Bettendorf
Van De Walle, Kirk D. ..... Grinnell
Wenger, Howard B. ..... West Union

Bank Examiner II

Ausborn, Kris M. ..... West Union
Benishek, Lanny J. ..... Denison
Coulter, David A. ..... Atlantic
Denman, Jim N. ..... Waterloo
Fehring, Mary K. ..... Atlantic
Gray, Jane E. ..... Mason City
Gruenwald, Jay F. ..... Bettendorf
Knaack, Al ..... Grinnell
Lamb, Stephen C. ..... Emmetsburg
Larison, Jeff ..... Urbandale

Monical, Scott ..... Le Mars
Petrucka, Carol A. ..... Marion
Simmens, Robert E. ..... West Union
Stanziola, James A. ..... Des Moines
Wilkins, Dan. ..... Cedar Falls
Wray, Russell C. ..... Denison

Bank Examiner I

Ashland, Michael D. ..... Emmetsburg
Awtry, Jon ..... Webster City
Barks, Janet ..... Mt. Pleasant
Benson, John A. ..... Mason City
Erusha, D. Neil ..... Webster City
Hughes, Darrell ..... Des Moines
Juhl, John K. ..... Mt. Pleasant
Kupferschmidt, Kim ..... Davenport
Leonard, Jan A. ..... Cedar Falls
Marshall, Gregory D. ..... Grinnell
McCaulley, Larry D. ..... West Union
Nelson, Dawn M. ..... Le Mars
Stevens, Gary L. ..... Mason City
Van Tasell, Scott A. ..... Atlantic

SMALL LOAN DIVISION

Bonacci, Louis J., Jr. ..... Ankeny

OFFICE STAFF

Beam, Janet ..... Ames
Davis, Maureen ..... Des Moines
Newland, Barbara S. ..... Des Moines
Pierce, Margie E. ..... Des Moines
Schlutz, Lynn M. ..... Des Moines

INSTITUTIONS UNDER THE SUPERVISION OF THIS DEPARTMENT

Iowa Chartered Banks 553
Bank Offices (Operated by Iowa Chartered Banks) 366
Small Loan Licensees 292
Money Order Companies 11
Debt Management Companies 8

OPERATING STATEMENT

FOR

Jan. 1, 1980 to Dec. 31, 1980

	Bank	Small Loan	Total
RECEIPTS			
Total Exam. Fees	2,195,750.50	34,932.94	2,230,683.44
Investigation	3,805.84	800.00	4,605.84
License Fees		24,320.00	24,320.00
Other Receipts	5,385.48	5,278.32	10,663.80
TOTAL INCOME	2,204,941.82	65,331.26	2,270,273.08
DISBURSEMENTS			
Salaries:			
Administration	95,511.81	4,686.62	100,198.43
Office	47,497.75	424.21	47,921.96
Supervisors & Examiners	1,384,528.35	57,716.00	1,442,244.35
Sub-Total	1,527,537.91	62,826.83	1,590,364.74
IPERS, FICA & INSURANCE	223,754.08	9,495.52	233,249.60
Sub-Total	1,751,291.99	72,322.35	1,823,614.34
Travel:			
Administration	3,197.65		3,197.65
Supervisors & Examiners	187,498.97	9,774.96	197,273.93
Sub-Total	190,696.62	9,774.96	200,471.58
Other Disbursements:			
Bd Members Travel & Per Diem	6,980.52		6,980.52
Postage	9,886.53	463.33	10,349.86
Telephone & Telegraph	12,380.35	546.69	12,927.04
Office Rental	31,202.52	1,300.08	32,502.60
Equipment	7,066.15	136.85	7,203.00
Office Supplies & Expense	8,772.19	365.83	9,138.02
Equipment Rental	4,910.14	201.24	5,111.38
Printing	2,366.00		2,366.00
Equipment Maintenance	1,801.04	18.10	1,819.14
Employee Education	3,105.00		3,105.00
Subscription & Dues	4,881.47	101.87	4,983.34
Employee Relocation	5,441.66		5,441.66
Court Reporting		310.00	310.00
Surety Bonds	294.13	9.96	304.09
Miscellaneous	168.40	12.00	180.40
Sub-Total	99,256.10	3,465.95	102,722.05
TOTAL DISBURSEMENTS	2,041,244.71	85,563.26	2,126,807.97
GAIN OR LOSS	163,697.11	(20,232.00)	143,465.11

IOWA BANK RECORD

Number of Banks, Deposits, Capital and Liabilities of State and Savings Banks and Trust Companies Since 1891

Date	Number	Due Depositors	Capital Stock	Total Liabilities
June 30, 1891	205	33,781,706	$ 22,026,393	$ 48,254,287
June 30, 1892	245	42,467,395	12,734,300	59,011,405
June 30, 1893	325	42,151,434	14,484,120	60,854,842
June 30, 1894	350	41,987,838	15,670,800	61,271,266
June 30, 1895	364	43,627,136	16,151,300	64,045,057
June 30, 1896	370	43,955,793	16,411,400	64,626,481
June 30, 1897	372	45,442,894	16,287,200	65,799,440
June 30, 1898	383	59,336,453	16,447,000	79,697,645
June 30, 1899	402	77,405,669	16,874,170	98,704,549
June 3, 1900	448	91,147,056	16,054,900	114,392,434
June 30, 1901	474	114,731,614	18,845,400	139,554,390
June 18, 1902	531	133,692,464	20,205,400	160,711,667
May 6, 1903	574	132,443,981	21,315,400	161,462,836
April 30, 1904	619	141,471,439	22,392,300	161,676,619
May 29, 1905	677	146,493,959	24,096,800	179,676,868
May 17, 1906	745	169,609,746	25,699,800	205,145,900
April 19, 1907	812	201,953,384	28,010,800	241,512,637
May 14, 1908	845	197,927,303	28,604,300	239,340,983
May 18, 1909	898	225,155,164	30,578,300	269,730,523
June 30, 1910	951	246,921,202	32,478,800	296,673,487
May 29, 1911	984	249,829,532	33,901,800	306,680,886
June 29, 1912	1,016	278,761,504	33,982,300	336,742,687
June 28, 1913	1,068	304,794,994	37,895,800	368,819,792
June 30, 1914	1,114	314,129,495	39,918,800	383,784,073
July 6, 1915	1,171	325,812,711	41,834,800	398,503,620
June 10, 1916	1,217	359,282,185	43,866,300	436,461,786
May 21, 1917	1,254	447,051,146	45,196,300	526,652,044
June 29, 1918	1,309	496,506,261	48,407,300	584,588,132
June 30, 1919	1,320	599,897,385	49,546,550	696,565,886
June 30, 1920	1,346	657,886,492	53,816,300	800,862,729
June 30, 1921	1,350	549,310,628	55,810,800	727,080,931
June 10, 1922	1,332	556,125,674	55,915,300	713,358,785
April 3, 1923	1,329	637,205,045	56,332,300	773,202,451
June 30, 1924	1,269	605,937,170	54,192,300	779,221,107
May 1, 1925	1,217	603,223,195	50,952,800	710,059,573
June 30, 1926	1,161	590,921,480	48,901,800	682,120,699
June 30, 1927	1,096	559,916,799	45,762,300	642,837,816
June 30, 1928	1,056	563,542,395	44,831,300	643,073,159
June 29, 1929	1,021	552,554,520	43,168,300	663,065,559
June 30, 1930	975	523,148,819	41,085,300	605,796,294
June 30, 1931	893	474,927,116	38,429,500	549,265,772
June 30, 1932	703	289,224,625	28,706,500	358,198,499
June 30, 1933	*620	228,985,321	24,535,000	282,973,546
June 30, 1934	**487	225,497,000	20,538,000	259,014,402
June 30, 1935	535	300,706,633	22,666,500	336,809,667

* Includes the reports of 288 S.F. 111 banks.
** Does not include the reports of S.F. 111 banks.

IOWA BANK RECORD

Number of Banks, Deposits, Capital and Liabilities of State and Savings Banks and Trust Companies since 1936

Date	Number	Due Depositors	Capital Stock	Total Liabilities
June 30, 1936	543	346,713,047	23,306,500	385,437,951
June 30, 1937	545	383,193,883	23,551,500	424,083,480
June 30, 1938	542	375,876,103	23,435,500	418,430,191
June 30, 1939	538	401,323,567	23,556,500	446,682,294
June 30, 1940	543	438,922,631	23,636,500	486,872,833
June 30, 1941	542	483,337,352	23,750,500	534,341,075
June 30, 1942	545	562,572,568	24,308,000	616,591,014
June 30, 1943	542	787,765,327	24,496,500	845,261,045
June 30, 1944	542	1,038,660,323	25,271,000	1,101,397,171
June 30, 1945	545	1,196,343,012	25,721,000	1,265,504,427
June 29, 1946	552	1,365,802,141	26,361,000	1,445,294,047
June 30, 1947	557	1,512,304,013	27,194,000	1,596,633,023
June 30, 1948	558	1,478,567,677	28,437,000	1,570,523,009
June 30, 1949	558	1,445,844,346	30,353,000	1,546,423,190
June 30, 1950	556	1,478,956,843	31,940,500	1,588,467,014
June 30, 1951	556	1,536,614,982	34,105,500	1,656,042,937
June 30, 1952	558	1,555,087,192	35,945,500	1,684,776,491
June 30, 1953	558	1,633,346,205	37,630,500	1,772,303,351
June 30, 1954	559	1,755,531,999	39,392,000	1,903,843,077
June 30, 1955	562	1,752,495,839	41,622,000	1,911,830,624
June 30, 1956	564	1,766,744,835	43,669,000	1,936,222,800
June 6, 1957	565	1,823,789,206	46,254,000	2,005,340,036
June 23, 1958	564	1,932,352,108	47,976,000	2,128,751,078
June 10, 1959	565	2,010,678,372	50,803,500	2,226,262,196
June 15, 1960	565	1,979,335,212	52,933,500	2,213,709,881
June 30, 1961	567	2,028,828,757	55,411,000	2,267,329,404
June 30, 1962	567	2,202,167,883	57,688,500	2,455,343,527
June 29, 1963	568	2,363,724,805	60,088,500	2,632,455,997
June 30, 1964	567	2,479,409,424	61,473,500	2,760,611,087
June 30, 1965	566	2,739,457,530	63,411,000	3,039,212,514
June 30, 1966	567	2,984,380,649	68,223,500	3,310,086,033
June 30, 1967	568	3,175,318,263	71,181,500	3,537,412,214
June 29, 1968	567	3,520,090,393	75,867,700	3,910,569,128
June 30, 1969	565	3,875,751,233	82,273,450	4,359,742,584
June 30, 1970	564	4,083,576,046	89,516,975	4,616,169,321
June 30, 1971	564	4,576,669,593	96,844,675	5,159,346,086
June 30, 1972	565	5,102,873,480	103,264,225	5,761,598,474
June 30, 1973	566	5,995,007,901	109,793,725	6,763,327,703
June 30, 1974	565	6,710,632,667	116,303,225	7,574,961,562
June 30, 1975	560	7,466,247,838	121,841,415	8,394,410,954
June 30, 1976	557	8,270,932,000	128,711,225	9,205,892,000
June 30, 1977	553	9,122,801,000	138,297,000	10,190,102,000
June 30, 1978	553	10,106,941,000	147,605,000	11,361,473,000
June 30, 1979	554	10,992,127,000	159,669,000	12,509,900,000
June 30, 1980	554	11,805,752,000	175,876,000	13,568,887,000
June 30, 1981	553	12,995,499,000	183,756,000	15,058,986,000

LIST OF 366 OFFICE CERTIFICATES OUTSTANDING AS OF JUNE 30, 1981

Under the Provisions of the Iowa Banking Act of 1969

Office Location		Bank Location
Agency	Union Bank & Trust Company	Ottumwa
Albia (1)	First Iowa State Bank	Albia
Alburnett	Farmers State Bank	Marion
Alexander	Latimer State Bank	Latimer
Algona (1)	The Security State Bank	Algona
Allerton	Citizens State Bank	Corydon
Alvord	Valley State Bank	Rock Valley
Ames (2)	Union Story Trust & Savings Bank	Ames
Ames (1)	University Bank & Trust	Ames
Ankeny (1)	Ankeny State Bank	Ankeny
Arcadia	Carroll County State Bank	Carroll
Archer	Security State Bank	Sheldon
Arlington	Oelwein State Bank	Oelwein
Arthur	Ida County State Bank	Ida Grove
Audubon (1)	Audubon State Bank	Audubon
Aurora	Oelwein State Bank	Oelwein
Austinville	State Savings Bank	Aplington
Ayrshire	Palo Alto County State Bank	Emmetsburg
Bagley	Perry State Bank	Perry
Battle Creek	First State Bank	Ida Grove
Belle Plaine (1)	Citizens State Bank	Belle Plaine
Bernard	Jackson State Bank & Trust Co.	Maquoketa
Bettendorf (2)	Bettendorf Bank & Trust Co.	Bettendorf
Bettendorf	Davenport Bank and Trust Company	Davenport
Bettendorf	Northwest Bank & Trust Company	Davenport
Bettendorf (1)	Security State Trust & Savings Bank	Bettendorf
Birmingham	Farmers State Bank	Keosauqua
Bonaparte	The State Central Savings Bank	Keokuk
Bondurant	Farmers Savings Bank	Mitchellville
Boone (1)	Boone State Bank & Trust Company	Boone
Booneville	Farmers & Merchants State Bank	Winterset
Boxholm	Boone State Bank & Trust Co.	Boone
Brandon	Urbana Savings Bank	Urbana
Bridgewater	Union State Bank	Greenfield
Britt (1)	First State Bank	Britt
Burlington (2)	Hawkeye Bank and Trust	Burlington
Burlington (2)	Farmers & Merchants Bank & Trust	Burlington
Burnside	Union Trust & Savings Bank	Fort Dodge
Callender	Somers Savings Bank	Somers
Carson	Council Bluffs Savings Bank	Council Bluffs
Cedar Falls (1)	Cedar Falls Trust & Savings Bank	Cedar Falls
Cedar Falls	Waterloo Savings Bank	Waterloo
Cedar Rapids (1)	First Trust & Savings Bank	Cedar Rapids

Office Location		Bank Location
Cedar Rapids (3)	Guaranty Bank and Trust Co.	Cedar Rapids
Cedar Rapids (3)	Peoples Bank and Trust Company	Cedar Rapids
Cedar Rapids (1)	United State Bank	Cedar Rapids
Centerville (1)	Iowa Trust and Savings Bank	Centerville
Chariton (1)	First State Bank	Chariton
Charlotte	Gateway State Bank	Clinton
Chelsea	Chelsea Savings Bank	Belle Plaine
Cherokee (1)	Steele State Bank	Cherokee
Clarinda (1)	Citizens State Bank	Clarinda
Clearfield	State Savings Bank	Bedford
Clermont	Farmers Savings Bank	West Union
Cleves	Peoples Savings Bank	Wellsburg
Clinton (2)	Iowa State Savings Bank	Clinton
Clive	First Federal State Bank	Des Moines
Coin	Page County State Bank	Clarinda
Colo	State Bank & Trust Company	Nevada
Coralville	Iowa State Bank & Trust Company	Iowa City
Coulter	Latimer State Bank	Latimer
Council Bluffs (2)	Council Bluffs Savings Bank	Council Bluffs
Council Bluffs (2)	State Bank and Trust	Council Bluffs
Craig	Security Savings Bank	Ireton
Creston (1)	Iowa State Savings Bank	Creston
Cromwell	Iowa State Savings Bank	Creston
Crystal Lake	Manufacturers Bank & Trust Co.	Forest City
Cumberland	Houghton State Bank	Red Oak
Cushing	Holstein State Bank	Holstein
Dana	Jefferson State Bank	Jefferson
Davenport	Bettendorf Bank and Trust Company	Bettendorf
Davenport (3)	Davenport Bank and Trust Co.	Davenport
Davenport (2)	First Trust & Savings Bank	Davenport
Davenport (1)	Northwest Bank and Trust Co.	Davenport
Decorah (1)	Decorah State Bank	Decorah
Dedham	Commercial Savings Bank	Carroll
Deep River	Gibson Savings Bank	Gibson
Deimar	Jackson State Bank and Trust Co.	Maquoketa
Delta	Hayesville Savings Bank	Hayesville
Denison (1)	Crawford County Trust & Savings Bank	Denison
Denmark	Farmers Savings Bank	Wever
Des Moines (3)	Bankers Trust Company	Des Moines
Des Moines (1)	Brenton Bank & Trust Company	Urbandale
Des Moines (2)	Capital City State Bank	Des Moines
Des Moines (2)	First Federal State Bank	Des Moines
Des Moines (2)	Iowa State Bank	Des Moines
Des Moines	West Des State Bank	West Des Moines
Dexter	Dallas County State Bank	Adel
Dixon	First Trust & Savings Bank	Wheatland
Donahue	Davenport Bank and Trust Company	Davenport
Doon	Valley State Bank	Rock Valley
Dougherty	Sheffield Savings Bank	Sheffield
Dow City	Defiance State Bank	Defiance
Dubuque (3)	American Trust & Savings Bank	Dubuque
Dubuque (4)	Dubuque Bank and Trust Co.	Dubuque

Office Location		Bank Location
Dubuque (1)	Key City Bank and Trust Co.	Dubuque
Duncombe	Union Trust & Savings Bank	Fort Dodge
Dunkerton	Peoples Bank & Trust Company	Waterloo
Desoto	Earlham Savings Bank	Earlham
Eagle Grove (1)	Security Savings Bank	Eagle Grove
Eldora (1)	Hardin County Savings Bank	Eldora
Elkhorn	The Shelby County State Bank	Harlan
Elliott	Houghton State Bank	Red Oak
Ellsworth	Farmers State Bank	Jewell
Ely	First Trust & Savings Bank	Cedar Rapids
Epworth	Key City Bank & Trust Company	Dubuque
Estherville (1)	Emmet County State Bank	Estherville
Fairfield (1)	Iowa State Bank & Trust Co.	Fairfield
Farmersburg	Peoples State Bank	Elkader
Farmington	The State Central Savings Bank	Keokuk
Fenton	First Trust & Savings Bank	Armstrong
Fort Atkinson	Citizens Savings Bank	Spillville
For Dodge (2)	The State Bank	Fort Dodge
Fort Dodge (1)	Union Trust & Savings Bank	Fort Dodge
Fort Madison (1)	Fort Madison Bank & Trust Co.	Fort Madison
Fort Madison (1)	Iowa State Bank	Fort Madison
Fort Madison (1)	Lee County Savings Bank	Fort Madison
Garden City	Tri-County State Bank	Zearing
Garrison	State Bank of Vinton	Vinton
Geneva	Ackley State Bank	Ackley
Gilbert	Union Story Trust & Savings Bank	Ames
Gilmore City	Humboldt Trust & Savings Bank	Humboldt
Gladbrook	Security Savings Bank	Marshalltown
Glenwood (1)	Glenwood State Bank	Glenwood
Goodell	North Iowa State Bank	Belmond
Goose Lake	Gateway State Bank	Clinton
Grand River	The Decatur County State Bank	Leon
Granger	Brenton State Bank	Dallas Center
Granville	American State Bank	Sioux Center
Gravity	State Savings Bank	Bedford
Greeley	Community Savings Bank	Edgewood
Grimes	Bankers Trust Company	Des Moines
Hampton (1)	Hampton State Bank	Hampton
Hansell	Sheffield Savings Bank	Sheffield
Harcourt	Union Trust & Savings Bank	Fort Dodge
Harpers Ferry	Kerndt Brothers Savings Bank	Lansing
Hartford	Hartford-Carlisle Savings Bank	Carlisle
Havelock	Laurens State Bank	Laurens
Hazelton	Maynard Savings Bank	Maynard
Henderson	State Bank and Trust	Council Bluffs
Hiawatha	Farmers State Bank	Marion
Hillsboro	Hawkeye Bank and Trust	Burlington
Hinton	Farmers State Bank	Merrill
Holland	Farmers Savings Bank	Grundy Center

Office Location		Bank Location
Holy Cross	Farley State Bank	Farley
Hospers	American State Bank	Sioux Center
Houghton	Pilot Grove Savings Bank	Pilot Grove
Humboldt (1)	Humboldt Trust & Savings Bank	Humboldt
Humeston	The Citizens State Bank	Corydon
Huxley	South Story Bank & Trust	Slater
Indianola (2)	Peoples Trust and Savings Bank	Indianola
Indianola (1)	Warren County Brenton Bank & Trust	Indianola
Ionia	First Security Bank & Trust Co.	Charles City
Iowa City (1)	Hawkeye State Bank	Iowa City
Iowa City (1)	Iowa State Bank & Trust Co.	Iowa City
Iowa Falls (1)	Citizens State Bank	Iowa Falls
Jamaica	Perry State Bank	Perry
Janesville	State Bank of Waverly	Waverly
Jefferson (1)	Home State Bank	Jefferson
Kensett	Manly State Bank	Manly
Keokuk (1)	Keokuk Savings Bank & Trust Co.	Keokuk
Keokuk (1)	Security State Bank	Keokuk
Keokuk (2)	The State Central Savings Bank	Keokuk
Kesley	Iowa State Bank	Clarksville
Keswick	First Trust and Union Savings Bank	Sigourney
Kinross	First Trust and Union Savings Bank	Sigourney
Kiron	Peoples State Bank	Odebolt
Klemme	North Iowa State Bank	Belmond
Knoxville (2)	Iowa State Savings Bank	Knoxville
Lacona	Peoples Trust & Savings Bank	Indianola
Lakota	Farmers Trust and Savings Bank	Buffalo Center
Lamont	Farmers State Savings Bank	Independence
Lamotte	Andrew Savings Bank	Andrew
Lanesboro	Commercial Savings Bank	Carroll
Laurel	Security Savings Bank	Marshalltown
Lawton	First Trust and Savings Bank	Moville
Lehigh	Union Turst & Savings Bank	Fort Dodge
Le Grand	Citizens Savings Bank	Gilman
Leon (1)	Decatur County State Bank	Leon
Lester	Peoples Bank & Trust	Rock Valley
Lincoln	Lincoln Savings Bank	Reinbeck
Lineville	The Citizens State Bank	Corydon
Linn Grove	First State Bank	Sioux Rapids
Liscomb	Union-Whitten State Savings Bank	Union
Littleport	Community Savings Bank	Edgewood
Little Rock	Rock Rapids State Bank	Rock Rapids
Lorimor	Commercial State Bank	Afton
Lost Nation	First Trust & Savings Bank	Wheatland
Lovilia	State Bank of Bussey	Bussey
Luverne	The Security State Bank	Algona
Luxemberg	Fidelity Bank and Trust	Dyersville
McCallsburg	State Bank and Trust Company	Nevada

Office Location		Bank Location
McClelland	Council Bluffs Savings Bank	Council Bluffs
Macedonia	State Bank and Trust	Council Bluffs
Macksburg	Union State Bank	Winterset
Malcolm	Grinnell State Bank	Grinnell
Mallard	Palo Alto County State Bank	Emmetsburg
Maquoketa (2)	Jackson State Bank and Trust Company	Maquoketa
Maquoketa (1)	Maquoketa State Bank	Maquoketa
Marble Rock	First Security Bank and Trust Co.	Charles City
Marquette	First State Savings Bank	McGregor
Marshalltown (2)	Commercial State Bank	Marshalltown
Marshalltown (1)	Fidelity Brenton Bank & Trust Co.	Marshalltown
Marshalltown (1)	Security Savings Bank	Marshalltown
Martensdale	Peoples Trust and Savings Bank	Indianola
Mason City (2)	American State Bank	Mason City
Mason City (2)	United Home Bank and Trust Company	Mason City
Maurice	Northwestern State Bank of Orange City	Orange City
Melcher	Iowa State Savings Bank	Knoxville
Menlo	Security State Bank	Casey
Meservey	First State Bank	Thornton
Milo	Peoples Trust and Savings Bank	Indianola
Milton	State Savings Bank	Cantril
Minburn	Raccoon Valley State Bank	Adel
Minden	Farmers and Merchants State Bank	Neola
Missouri Valley (1)	Peoples State Bank	Missouri Valley
Modale	State Bank and Trust	Council Bluffs
Montrose	Keokuk Savings Bank and Trust Co.	Keokuk
Moravia	Iowa Trust and Savings Bank	Centerville
Moulton	Davis County Savings Bank	Bloomfield
Mount Joy	Central Trust and Savings Bank	Eldridge
Mount Pleasant (1)	Henry County Savings Bank	Mount Pleasant
Mount Union	Iowa State Bank	Morning Sun
Mount Vernon	Mount Vernon Bank and Trust Company	Mount Vernon
Murray	Clarke County State Bank	Osceola
Muscatine (2)	Central State Bank	Muscatine
Newhall	Peoples Bank and Trust Company	Cedar Rapids
New Hartford	Parkersburg State Bank	Parkersburg
New Liberty	Liberty Trust and Savings Bank	Durant
New London	Hawkeye Bank and Trust	Burlington
New Providence	Hawkeye Bank & Trust	Eldora
Newton (1)	Jasper County Savings Bank	Newton
New Virginia	Norwalk-Cumming State Bank	Norwalk
Nichols	Farmers and Merchants Savings Bank	Lone Tree
North Liberty	uniBank & Trust	Coralville
Oakland (1)	Oakland Savings Bank	Oakland
Oakville	Farmers & Merchants Bank & Trust	Burlington
Olin	Union Trust and Savings Bank	Stanwood
Ollie	Hayesville Savings Bank	Hayesville
Orange City (1)	Northwestern State Bank of Orange City	Orange City
Orient	Farmers and Merchants State Bank	Winterset
Osceola (1)	Clarke County State Bank	Osceola
Osceola (1)	Osceola State Bank and Trust Company	Osceola

Office Location		Bank Location
Oskaloosa (2)	Mahaska State Bank	Oskaloosa
Ottumwa (1)	South Ottumwa Savings Bank	Ottumwa
Ottumwa (2)	Union Bank and Trust Company	Ottumwa
Oxford Junction	Citizens State Bank	Wyoming
Pacific Junction	Glenwood State Bank	Glenwood
Panama	State Bank of Portsmouth	Portsmouth
Parkersburg (1)	Parkersburg State Bank	Parkersburg
Parkview	Central Trust & Savings Bank	Eldridge
Pella (1)	Marion County State Bank	Pella
Pleasant Hill	Capital City State Bank	Des Moines
Pleasantville (1)	Pleasantville State Bank	Pleasantville
Plymouth	Manly State Bank	Manly
Pocahontas (1)	Commercial State Bank	Pocahontas
Popejoy	Farmers State Bank	Dows
Pulaski	State Savings Bank	Cantril
Quimby	Central Trust and Savings Bank	Cherokee
Randall	Randall-Story State Bank	Story City
Raymond	Farmers State Bank	Jesup
Redfield	Dallas County State Bank	Adel
Red Oak (1)	Houghton State Bank	Red Oak
Richland	Union Bank and Trust Company	Ottumwa
Ringsted	Emmet County State Bank	Estherville
Rock Valley	Valley State Bank	Rock Valley
Rowan	Brenton Bank and Trust Company	Clarion
Rubio	Rubio Savings Bank of Brighton	Brighton
Rudd	First State Bank	Nora Springs
Runnells	Hartford-Carlisle Savings Bank	Carlisle
Russell	First State Bank	Chariton
Ryan	Citizens State Bank	Hopkinton
Sac City (1)	Citizens Savings Bank	Sac City
St. Charles	Farmers and Merchants State Bank	Winterset
St. Olaf	Central State Bank	Elkader
Sabula	Teeds Grove Savings Bank	Teeds Grove
Salem	Hawkeye Bank and Trust	Burlington
Sergeant Bluff (1)	Pioneer Valley Savings Bank	Sergeant Bluff
Shannon City	First State Bank	Diagonal
Sharpsburg	State Savings Bank	Bedford
Sheldon (1)	Citizens State Bank	Sheldon
Shellsburg	Urbana Savings Bank	Urbana
Shenandoah (1)	The Security Trust and Savings Bank	Shenandoah
Sherrill	Dubuque Bank & Trust Company	Dubuque
Silver City	Mills County State Bank	Glenwood
Sioux City (2)	Valley State Bank	Sioux City
Smithland	First State Bank	Mapleton
Spencer (1)	Farmers Trust and Savings Bank	Spencer
Spirit Lake (1)	First Bank & Trust	Spirit Lake
Steamboat Rock	Hawkeye Bank & Trust	Eldora
Stockport	The State Central Savings Bank	Keokuk
Storm Lake (1)	The Commercial Turst & Savings Bank	Storm Lake
Storm Lake (1)	Security Trust & Savings Bank	Storm Lake

Office Location		Bank Location
Sully	Kellogg Savings Bank	Kellogg
Swaledale	First State Bank	Thornton
Taintor	Taintor Savings Bank	New Sharon
Tama (1)	Tama State Bank	Tama
Terrill	The State Bank	Spirit Lake
Thor	Humboldt Trust and Savings Bank	Humboldt
Tingley	The Tingley State Savings Bank	Mount Ayr
Toledo (1)	The State Bank of Toledo	Toledo
Truro	Union State Bank	Winterset
Urbandale (3)	Plaza State Bank	Des Moines
Underwood	State Bank and Trust	Council Bluffs
Vail	Westside State Savings Bank	Westside
Van Meter	Dallas County State Bank	Adel
Ventura	Community State Bank of Clear Lake	Clear Lake
Vining	Clutier State Bank	Clutier
Volga	Central State Bank	Elkader
Wadena	Elgin State Bank	Elgin
Washington (1)	Washington State Bank	Washington
Wasta	Central Trust and Savings Bank	Cherokee
Waterloo (2)	Peoples Bank and Trust Company	Waterloo
Waterloo (2)	Waterloo Savings Bank	Waterloo
Waterville	Farmers and Merchants Savings Bank	Waukon
Waucoma	State Bank of Lawler	Lawler
Waukee	Brenton State Bank	Dallas Center
Waukon (1)	Waukon State Bank	Waukon
Waverly (1)	State Bank of Waverly	Waverly
Webster City (1)	First State Bank	Webster City
West Burlington (1)	West Burlington State Bank	West Burlington
West Des Moines	Capital City State Bank	Des Moines
West Des Moines (1)	West Des Moines State Bank	West Des Moines
West Point	The State Central Savings Bank	Keokuk
Wilton (1)	Wilton Savings Bank	Wilton
Windsor Heights	Bankers Trust Company	Des Moines
Winterset (1)	Farmers and Merchants State Bank	Winterset
Woden	First State Bank	Britt
Woodward	Brenton State Bank	Dallas Center

( ) Denotes the number of facilities

RENEWAL CHARTERS ISSUED

Location	Name
Adel	Dallas County State Bank
Akron	Akron Savings Bank
Ashton	Ashton State Bank
Bancroft	Farmers and Traders Savings Bank
Boyden	Farmers Savings Bank
Brunsville	First State Bank
Camanche	Camanche State Bank
Carroll	Commercial Savings Bank
Cleghorn	Cleghorn State Bank
Collins	Exchange State Bank
Council Bluffs	State Bank and Trust
Grundy Center	Farmers Savings Bank
Hudson	Hudson State Bank
Independence	Security State Bank
Inwood	Inwood State Bank
Jefferson	Home State Bank
Jesup	Farmers State Bank
Kellogg	Kellogg Savings Bank
Keystone	Keystone Savings Bank
Melvin	Melvin Savings Bank
Merrill	Farmers State Bank
Morning Sun	Iowa State Bank
Oxford	First Trust and Savings Bank
Perry	Perry State Bank
Rock Rapids	Lyon County State Bank
Rock Rapids	Rock Rapids State Bank
Ruthven	Ruthven State Bank
Sioux City	Hawkeye Bank & Trust
Sioux City	Valley State Bank
South English	White State Bank
Springville	The Exchange State Bank
Walcott	Walcott Trust and Savings Bank

CAPITAL STOCK CHANGES

Location	Name	Capital June 30, 1981	Capital June 30, 1980	Increase (Decrease)
Adel	Brenton Bank and Trust Company	$1,000,000	$ 500,000	$ 500,000
Algona	Iowa State Bank	1,000,000	500,000	500,000
Ankeny	Ankeny State Bank	215,000	200,000	15,000
Arlington (1)	Arlington State Bank	0	150,000	(150,000)
Ashton	Ashton State Bank	400,000	200,000	200,000
Boyden	Farmers Savings Bank	400,000	200,000	200,000
Carroll	Commercial Savings Bank	400,000	200,000	200,000
Charles City	Commercial Trust and Savings Bank	400,000	200,000	200,000
Cleghorn	Cleghorn State Bank	200,000	50,000	150,000
Clinton	Gateway State Bank	186,000	100,000	86,000
Decorah	Security Bank and Trust Company	1,000,000	500,000	500,000
Des Moines	Bankers Trust Company	2,085,000	1,585,000	500,000
Des Moines	Capital City State Bank	1,078,431	1,000,000	78,431
Eldora (2)	Hawkeye Bank & Trust	175,000	0	175 000
Gibson	Gibson Savings Bank	300,000	100,000	200,000
Gladbrook (3)	State Bank	0	50,000	(50,000)
Greenfield	Union State Bank	112,500	100,000	12,500
Hudson	Hudson State Bank	300,000	100,000	200,000
Humboldt	Humboldt Trust & Savings Bank	800,000	400,000	400,000
Inwood	Inwood State Bank	100,000	60,000	40,000
Irwin	Farmers Savings Bank	250,000	100,000	150,000
Kanawha	Farmers State Bank	240,000	200,000	40,000
Lamoni	State Bank of Lamoni	200,000	100,000	100,000
Le Mars	Le Mars Savings Bank	1,200,000	400,000	800,000
Libertyville	Libertyville Savings Bank	165,000	150,000	15,000
Manilla	Manilla State Bank	200,000	100,000	100,000
Mapleton	First State Bank	400,000	200,000	200,000
Marion	Farmers State Bank	1,200,000	600,000	600,000
Marshalltown	Security Savings Bank	1,075,000	1,000,000	75,000
Mount Pleasant	Mount Pleasant Bank and Trust Company	340,000	300,000	40,000
Northwood	Northwood State Bank	485,000	450,000	35,000
Odebolt	Peoples State Bank	300,000	150,000	150,000
Oxford	First Trust and Savings Bank	200,000	100,000	100,000
Rock Rapids	Lyon County State Bank	500,000	225,000	275,000
Rock Rapids	Rock Rapids State Bank	800,000	400,000	400,000
Rock Valley	Peoples Bank and Trust	220,000	200,000	20,000
Seymour	Seymour State Bank	200,000	100,000	100,000
Slater	South Story Bank & Trust	200,000	100,000	100,000
Sutherland	Security State Bank	200,000	100,000	100,000
Templeton	Templeton Savings Bank	150,000	75,000	75,000
Traer	Farmers Savings Bank	450,000	400,000	50,000
Urbandale	Plaza State Bank	1,069,000	1,000,000	69,000
Vinton	Brenton Bank & Trust Company of Vinton	750,000	250,000	500,000
Waterloo	Peoples Bank and Trust Company	600,000	500,000	100,000
West Des Moines	West Des Moines State Bank	2,880,000	1,440,000	1,440,000

(1) Assets and liabilities were purchased and assumed by Oelwein State Bank, Oelwein.
(2) Chartered as a state bank as a result of converting from a national bank charter.
(3) Bank merged with Security Savings Bank, Marshalltown.

BANK OFFICE APPLICATIONS

Bank and Location	Proposed Office Location	Effective Date
Algona Iowa State Bank	Algona	April 16, 1981
Clutier Clutier State Bank (1)	Clutier	November 20, 1980
Coralville uniBank & Trust	Iowa City	May 22, 1981
Davenport Northwest Bank & Trust Company	Davenport	July 25, 1980
Des Moines Capital City State Bank	Pleasant Hill	January 21, 1981
Dubuque Dubuque Bank and Trust Company	Peosta	October 10, 1980
Hills Hills Bank and Trust Company	Iowa City	November 12, 1980
Manly Manly State Bank (2)	Hanlontown	January 22, 1981
Marion Farmers State Bank	Cedar Rapids	December 29, 1980
Marshalltown Fidelity Brenton Bank and Trust Company	Albion	July 25, 1980
Oelwein Oelwein State Bank (3)	Arlington	March 18, 1981

Footnotes at end of section

ACTIONS TAKEN ON BANK OFFICE APPLICATIONS

Bank and Location	Proposed Office Location	Decision and Date
Algona Iowa State Bank	Algona	Approved May 13, 1981
Clutier Clutier State Bank (1)	Clutier	Denied June 10, 1981
Coralville uniBank & Trust	Iowa City	Approved June 10, 1981
Davenport Northwest Bank & Trust Company	Davenport	Approved November 19, 1980
Des Moines Capital City State Bank	Pleasant Hill	Approved January 21, 1981
Dubuque Dubuque Bank & Trust Company	Peosta	Denied Feburary 18, 1981
Eldora Hawkeye Bank & Trust (4)	New Providence	Approved September 11, 1980
Eldora Hawkeye Bank & Trust (4)	Steamboat Rock	Approved September 11, 1980
Hills Hills Bank and Trust Company	Iowa City	Approved February 18, 1981
Marion Farmers State Bank	Cedar Rapids	Approved January 21, 1981
Marshalltown Fidelity Brenton Bank and Trust Company	Albion	Approved June 10, 1981
Marshalltown Security Savings Bank (5)	Gladbrook	Approved October 22, 1980
Oelwein Oelwein State Bank	Oelwein	Approved March 10, 1981

Footnotes at end of section.

BANK OFFICE CERTIFICATES ISSUED

Bank	Office Location	Date of Certificate
Clinton Gateway State Bank (7)	Goose Lake	October 13, 1980
Clinton Iowa State Savings Bank	Clinton	January 20, 1981
Davenport First Trust and Savings Bank	Davenport	January 19, 1981
Davenport Northwest Bank & Trust Company	Bettendorf	February 17, 1981
Des Moines Capital City State Bank	Pleasant Hill	February 2, 1981
Eldora Hawkeye Bank & Trust (4)	New Providence	September 15, 1981
Eldora Hawkeye Bank & Trust (4)	Steamboat Rock	September 15, 1981
Indianola Peoples Trust and Savings Bank	Indianola	June 22, 1981
Keokuk The State Central Savings Bank	Keokuk	July 24, 1980
Marshalltown Security Savings Bank (5)	Gladbrook	November 21, 1980
Mount Ayr Tingley State Savings Bank (9)	Tingley	June 22, 1981
Mount Vernon Mount Vernon Bank and Trust Company	Mount Vernon	February 20, 1981
Odebolt Peoples State Bank (8)	Kiron	October 20, 1980
Oelwein Oelwein State Bank (2)	Arlington	June 1, 1981
Pilot Grove Pilot Grove Savings Bank	Houghton	September 2, 1980
Sioux City Valley State Bank	Sioux City	July 9, 1980
Urbandale Plaza State Bank (6)	Des Moines	September 15, 1980

Footnotes at end of section.

BANK NAME CHANGES

Bank Location	Previous Name	New Name
Adel	Dallas County State Bank	Brenton Bank and Trust Company
Algona	The Security State Bank	United Central Bank & Trust Company of Algona
Clinton	Goose Lake Savings Bank (7)	Gateway State Bank
Estherville	Iowa Trust & Savings Bank	United Central Bank & Trust Company of Estherville
Fort Dodge	Union Turst & Savings Bank	United Central Bank & Trust Company of Fort Dodge
Greenfield	Adair County State Bank	United Central Bank & Trust Company of Greenfield
Jefferson	Jefferson State Bank	Brenton State Bank of Jefferson
Kalona	Kalona Savings Bank	United Central Bank & Trust Company of Kalona
Marengo	Iowa County Savings Bank	United Central Bank & Trust Company of Marengo
Mason City	United Home Bank & Trust Company	United Central Bank & Trust Company of Mason City
Odebolt	Kiron State Bank (8)	Peoples State Bank
Sigourney	First Trust & Savings Bank	United Central Bank & Trust Company of Sigourney
Sioux City	Morningside State Bank	Hawkeye Bank & Trust

APPLICATION FOR RELOCATION OF BANK CHARTER

Name and Location	Proposed Location	Effective Date
Clutier Clutier State Bank	Dysart	November 20, 1980

ACTION TAKEN ON BANK CHARTER RELOCATION APPLICATION

Name and Location	Proposed Location	Action and Date
Clutier Clutier State Bank (1)	Dysart	Denied April 10, 1981

Footnotes at end of section.

BANK CHARTER RELOCATIONS EFFECTED

Name and Location	Name and New Location	Effective Date
Des Moines Plaza State Bank (6)	Urbandale Plaza State Bank	September 15, 1980
Goose Lake Goose Lake Savings Bank (7)	Clinton Gateway State Bank	October 13, 1980
Tingley Tingley State Savings Bank (9)	Mount Ayr Tingley State Savings Bank	June 20, 1981
Kiron Kiron State Bank (8)	Odebolt Peoples State Bank	October 20, 1980

STATE BANK CHARTER APPLICATIONS

Location	Proposed Name	Effective Date
Cedar Falls	CF Bank and Trust	May 15, 1981
Maquoketa	JSB Bank and Trust Company	May 29, 1981

BANK CHARTERS ISSUED

Location	Name	Effective Date
Eldora	Hawkeye Bank & Trust (4)	Sept. 15, 1980

BANK CHARTERS TERMINATED

Location	Name	Effective Date
Arlington	Arlington State Bank (2)	June 1, 1981
Gladbrook	State Bank (5)	November 22, 1980

APPLICATION FOR MERGER OF TWO BANKS

Merging Bank and Location	Surviving Bank and Location	Effective Date of Application
Gladbrook State Bank (5)	Marshalltown Security Savings Bank	April 29, 1980

APPLICATION FOR VOLUNTARY DISSOLUTION

Location	Name of Bank	Effective Date of Application
Arlington	Arlington State Bank (2)	April 29, 1980

Footnotes at end of section.

BANK MERGER EFFECTED

Merging Bank and Location	Surviving Bank and Location	Effective Date of Merger
Gladbrook State Bank (5)	Marshalltown Security Savings Bank	November 22, 1980

BANK DISSOLUTION EFFECTED

Location	Name of Bank	Effective Date of Dissolution
Arlington	Arlington State Bank (2)	June 1, 1981

FOOTNOTES

(1) Clutier State Bank, Clutier, applied on November 20, 1980 for permission to relocate its charter to Dysart and to establish a bank office in Clutier. The applications were denied June 10, 1981.

(2) Arlington State Bank, Arlington, applied on December 16, 1980 for permission to voluntarily dissolve with its assets to be purchased and its liabilities to be assumed by Oelwein State Bank, Oelwein. Oelwein State Bank applied on December 16, 1980 for permission to establish a bank office in Arlington. The applications were approved March 18, 1981, the assets and liabilities of Arlington State Bank were purchased and assumed by Oelwein State Bank with Arlington State Bank discontinuing business as a state bank. On June 1, 1981, the Arlington bank office for Oelwein State Bank commenced business.

(3) Citizens Savings Bank, Hanlontown, applied for permission on January 22, 1981 to merge with Manly State Bank, Manly, with Manly State Bank as First State Bank being the surviving bank. Manly State Bank applied on January 22, 1981 for permission to establish a bank office in Hanlontown.

(4) Second National Bank, Eldora, applied on May 2, 1980 for permission to become an Iowa chartered state bank and to establish bank offices in New Providence and Steamboat Rock. The applications were approved September 11, 1980. Conversion to a state bank with offices as indicated occurred September 15, 1980.

(5) State Bank, Gladbrook, applied on April 29, 1980 for permission to merge with Security Savings Bank, Marshalltown, with Security Savings Bank being the surviving bank. Security Savings Bank applied on April 29, 1980 for permission to establish a bank office in Gladbrook. Both applications were approved on October 22, 1980. The merger and establishment of a bank office in Gladbrook occurred November 21, 1980.

(6) Plaza State Bank, Des Moines, applied for permission on August 1, 1980 to relocate its charter from 301 Merle Hay Mall to 6200 Aurora Avenue, Urbandale, and to establish a bank office at 301 Merle Hay Mall. The applications were approved December 19, 1979. The relocation of the bank to 6200 Aurora Avenue, Urbandale, and establishment of a bank office at 301 Merle Hay Mall occurred September 15, 1980.

(7) Goose Lake Savings Bank, Goose Lake, applied on November 27, 1978 for permission to relocate its charter to Clinton, to establish a bank office at Goose Lake and to change its name to Gateway State Bank. The applications were approved June 13, 1979. The bank commenced business on October 13, 1980 as Gateway State Bank, Clinton. The proposed bank office in Goose Lake also commenced business on October 13, 1980.

(8) Kiron State Bank, Kiron, applied on November 30, 1978 for permission to relocate its charter to Odebolt, to establish a bank office in Kiron and to change its name to Peoples State Bank. The applications were approved February 8, 1980. The bank commenced business as Peoples State Bank, Odebolt, with a bank office in Kiron on October 20, 1980.

(9) Tingley State Bank, Tingley, applied on February 22, 1980 for permission to relocate its charter to Mount Ayr and to establish a bank office in Tingley. The applications were approved on September 11, 1980. The bank commenced business in Mount Ayr with a bank office in Tingley on June 22, 1981.

ABSTRACT NO. 212
STATE OF IOWA — DEPARTMENT OF BANKING
Abstract of Reports of Condition of 553 Iowa Chartered Banks at June 30, 1981
Compared with 554 Banks at June 30, 1980

(Dollar Amounts Expressed in 1000s)	June 30, 1981	Percent	June 30, 1980	Percent	June 30, 1981 Compared with June 30, 1980	Percent of Change
ASSETS						
Cash and Due from Banks	$ 1,023,303	6.80	$ 983,181	7.24	$ 40,122 +	4.08 +
United State Securities	2,994,204	19.88	1,916,135	14.12	1,078,069 +	56.26 +
Sub-Total	4,017,507	26.68	2,899,316	21.36	1,118,191 +	38.57 +
Obligations of States and Political Subdivisions	1,830,912	12.16	1,601,976	11.81	228,936 +	14.29 +
Other Bonds and Investments (a)	94,962	.63	83,339	.61	11,623 +	13.95 +
Loans and Discounts (b)	8,690,925	57.71	8,658,250	63.81	32,675 +	.38 +
Less: Loan Loss Valuation	(70,068)	(.47)	(64,088)	(.47)	(5,980) +	9.33 +
Buildings and Equipment	178,348	1.19	159,734	1.18	18,614 +	11.65 +
Other Real Estate	17,662	.12	8,195	.06	9,467 +	115.22 +
Other Assets	298,738	1.98	222,165	1.64	76,573 +	34.47 +
Total Assets	15,058,986	100.00	13,568,887	100.00	1,490,099 +	10.98 +
LIABILITIES						
Demand Deposits	2,120,089	14.08	2,514,629	18.53	394,540 –	15.69 –
Time and Savings Deposits	10,106,462	67.11	8,511,231	62.72	1,595,231 +	18.74 +
U.S. Government Deposits	17,392	.12	17,754	.13	362 –	2.04 –
Deposits of States and Political Subdivisions	751,556	4.99	762,138	5.62	10,582 –	1.39 –
Total Deposits	12,995,499	86.30	11,805,752	87.00	1,189 747 +	10.08 +
Bills Payable	496,961	3.30	379,498	2.80	117,463 +	30.95 +
Deferred Taxes on BDR	27,589	.18	27,004	.20	585 +	2.17 +
Other Liabilities	194,955	1.30	157,341	1.16	37,614 +	23.91 +
Total Liabilities	13,715,004	91.08	12,369,595	91.16	1,345,409 +	10.88 +
Subordinated Notes and Debentures	19,511	.13	19,611	.15	100 –	.51 –
Capital (Common and Preferred)	185,466	1.23	175,876	1.29	9,590 +	5.45 +
Surplus	476,525	3.16	442,303	3.26	34,222 +	7.74 +
Undivided Profits and Contingency Reserve	662,480	4.40	561,502	4.14	100,978 +	17.98 +
Total Equity Capital	1,324,471	8.79	1,179,681	8.69	144,790 +	12.27 +
Total Equity Capital and Debentures	1,343,982	8.92	1,199,292	8.84	144,690 +	12.06 +
Total Liabilities and Capital	15,058,986	100.00	13,568,887	100.00	1,490,099 +	10.98 +
Total Earnings Assets	13,611,003	90.38	12,258,710	90.34	1,352,293 +	11.03 +
Total Capital Funds to Total Deposits		10.34		10.16		

(a) Includes Federal Reserve Bank Stock; (b) Includes Overdrafts, Federal Funds Sold and Direct Lease Financing

ABSTRACTS OF CONSOLIDATED REPORTS OF CONDITION FOR IOWA CHARTERED BANKS
BANKS AT THE FOLLOWING DATES

(Dollar Amounts Expressed in 1000s)

	June 30, 1981		December 31, 1980	
		Percent		Percent
ASSETS				
Cash and Due from Banks	$ 1,023,303	6.80	$ 1,121,072	7.58
United State Securities	2,994,204	19.88	2,622,470	17.73
Sub-Total	4,017,507	26.68	3,743,542	25.31
Obligations of State and Political Subdivisions	1,830,912	12.16	1,738,888	11.76
Other Bonds and Investments (a)	94,962	.63	120,675	.82
Loans and Discounts (b)	8,690,925	57.71	8,827,559	59.68
Less: Loan Loss Valuation	(70,068)	(.47)	(67,479)	(.46)
Buildings and Equipment	178,348	1.19	170,846	1.15
Other Real Estate	17,662	.12	8,400	.06
Other Assets	298,738	1.98	249,035	1.68
Total Assets	15,058,986	100.00	14,791,466	100.00
LIABILITIES				
Demand Deposits	2,120,089	14.08	2,994,001	20.24
Time and Savings Deposits	10,106,462	67.11	9,193,841	62.16
U.S. Government Deposits	17,392	.12	21,979	.15
Deposits of States and Political Subdivisions	751,556	4.99	679,796	4.59
Total Deposits	12,995,499	86.30	12,889,617	87.14
Bills Payable	496,961	3.30	458,461	3.10
Deferred Taxes on BDR	27,589	.18	26,993	.18
Other Liabilities	194,955	1.30	159,380	1.08
Total Liabilities	13,715,004	91.08	13,534,451	91.50
Subordinated Notes and Debentures	19,511	.13	19,679	.13
Capital (Common and Preferred)	185,466	1.23	178,571	1.21
Surplus	476,525	3.16	456,075	3.08
Undivided Profits and Contingency Reserve	662,480	4.40	602,690	4.08
Total Equity Capital	1,324,471	8.79	1,237,336	8.37
Total Equity Capital and Debentures	1,343,982	8.92	1,257,015	8.50
Total Liabilities and Capital	15,058,986	100.00	14,791,466	100.00
Total Earning Assets	13,611,003	90.38	13,309,592	89.98
Total Capital Funds to Total Deposits		10.34		9.75

(a) Includes Federal Reserve Bank Stock; (b) Includes Overdrafts, Federal Funds Sold and Direct Lease Financing

EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS 1978-1980

(Amounts in thousands of dollars)

Item Description	1978	1979	1980
CURRENT OPERATING EARNINGS — TOTAL	$ 893,530	$ 1,095,334	$ 1,424,494
Interest on U.S. Government obligations	157,684	140,081	182,795
Interest and dividends on other securities	80,321	89,926	97,789
Interest and discount on loans	610,349	809,301	1,077,300
Trust Department	5,642	6,637	7,864
Service charges	14,781	20,617	24,537
Exchange and collection charges	18,763	21,583	25,118
Other current operating earnings	5,990	7,189	9,091
CURRENT OPERATING EXPENSES — TOTAL	730,321	895,034	1,178,571
Salaries - wages and fees	145,277	164,332	185,686
Interest on time and savings deposits	438,804	543,189	761,318
Interest on borrowed money	16,103	38,641	48,865
Interest on capital notes and debentures	862	1,084	2,460
Net occupancy expense	35,405	40,047	46,114
Provision for loan losses	13,658	15,889	30,404
Other expense	80,212	91,852	103,724
NET CURRENT OPERATING EARNINGS	163,209	200,300	245,923
Taxes on net income	36,867	44,309	61,685
Net securities gains or losses	(2,417)	(4,740)	(5,538)
Net extraordinary charges or credits	131	(184)	(144)
Net income before dividends and other increases or decreases in capital	124,056	151,067	178,556
Dividends	29,438	36,045	45,119
Net other increases or decreases in capital	5,018	13,627	2,686
NET ADDITIONS TO CAPITAL FROM PROFITS	$ 99,636	$ 128,649	$ 136,123
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS — TOTAL	$11,477,423	$12,709,190	$13,938,132
Cash and due from banks	918,138	1,007,199	1,073,131
United State Government obligations	1,704,339	1,759,304	2,110,517
Other securities	1,510,567	1,619,642	1,734,366
Loans and discounts	7,078,400	8,006,889	8,631,906
All other assets	265,979	316,156	388,212
LIABILITIES AND CAPITAL — TOTAL	11,477,423	12,709,190	13,938,132
Total deposits	10,242,965	11,201,609	12,159,385
Demand deposits	2,906,776	3,641,061	3,595,312
Time and savings deposits	7,336,189	7,560,548	8,564,073
Borrowing and other liabilities	297,417	454,325	586,226
Total capital accounts	$ 937,041	$ 1,053,256	$ 1,192,521
Number of banks, December 31	554	554	553

(a) Asset and liability items are average of figures reported at beginning, middle and end of each calendar year.

RATIOS OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS - 1978-1980

Item Description	1978	1979	1980
AMOUNTS PER $100 OF CURRENT OPERATING EARNINGS			
CURRENT OPERATING EARNINGS — TOTAL	100.00%	100.00%	100.00%
Interest on U.S. Government obligations	13.70	12.79	12.83
Interest and dividends on other securities	8.99	8.21	6.87
Interest and discount on loans	72.26	73.89	75.63
Trust department	.63	.61	.55
Service charges	1.65	1.88	1.72
Exchange and collection charges	2.10	1.97	1.76
Other current operating earnings	.67	.65	.64
CURRENT OPERATING EXPENSES — TOTAL	81.73	81.71	82.74
Salaries, wages and fees	16.26	15.00	13.04
Interest on time and savings deposits	49.11	49.59	53.44
Other current operating expenses	16.36	17.12	16.26
NET CURRENT OPERATING EARNINGS	18.27	18.29	17.26
AMOUNTS PER $100 OF TOTAL ASSETS (a)			
Current operating earnings - total	7.78	8.62	10.22
Current operating expenses - total	6.36	7.04	8.46
Net current operating earnings	1.42	1.58	1.76
Net securities gains or losses	(.02)	(.04)	(.04)
Net income before dividends and other increases or decreases in capital	1.08	1.19	1.28
Net addition to capital from profits	.87	1.01	.98
AMOUNTS PER $100 OF TOTAL CAPITAL ACCOUNT (a)			
Net current operating earnings	17.42	19.02	20.62
Taxes on net income	3.93	4.21	5.17
Net securities gains or losses	(.26)	(.45)	(.46)
Net extraordinary charges or credits	.01	(.02)	(.01)
Net income before dividends and other increases or decreases in capital	13.24	14.34	14.97
Cash dividends	3.14	3.42	3.78
Net other increases or decreases in capital	.54	1.29	.22
Net additions to capital from profits	10.63	12.21	11.41
SPECIAL RATIOS (a)			
Income on loans per $100 on loans	8.56	10.11	12.48
Income on securities per $100 of securities	7.40	6.81	7.30
Service charges per $100 of demand deposits	.51	.57	.68
Interest paid per $100 of time and savings deposits	5.98	7.18	8.89
ASSETS AND LIABILITIES PER $100 OF TOTAL ASSETS (a)			
ASSETS — TOTAL	100.00%	100.00%	100.00%
Cash and due from banks	8.00	7.93	7.70
United States Government obligations	14.85	13.84	15.14
Other securities	13.16	12.74	12.44
Loans and discounts	61.67	63.00	61.93
All other assets	2.32	2.49	2.79
LIABILITIES AND CAPITAL — TOTAL	100.00%	100.00%	100.00%
Total Deposits	89.25	88.14	87.24
Demand deposits	25.32	28.65	25.79
Time and savings deposits	63.92	59.49	61.45
Borrowing and other liabilities	2.59	3.57	4.20
Total capital accounts	8.16	8.29	8.56
Number of banks, December 31	554	554	553

(a) Asset and liability items are average of figures reported at beginning, middle and end of each calendar year.

DECEMBER 31, 1980 CONSUMER LOAN FIGURES

As Reported by 553 Iowa Chartered Banks

Group Headings (000's omitted)	All Banks		Under $5,000		$5,000 to $10,000		$10,000 to $15,000	
Number of Banks	553		16		107		122	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
NON-AGRICULTURAL CONSUMER LOANS								
Secured by Automobiles	$387,314	$119,015	$ 1,447	-0-	$24,032	$ 491	$ 39,538	$ 957
Secured by Other Personal Property	182,381	23,617	1,361	-0-	12,858	100	18,078	263
Secured by Real Estate	306,665	-0-	2,230	-0-	35,643	-0-	66,380	-0-
Unsecured	207,275	6,091	717	-0-	13,023	1	22,856	43
Other Secured Consumer Loans	166,064	12,746	826	-0-	8,775	-0-	16,924	33
Total Non-Agricultural Loans	1,249,699	161,469	6,581	-0-	94,331	592	163,776	1,296
AGRICULTURAL RELATED CONSUMER LOANS								
Secured by Autos and Machinery	294,675	14,814	4,183	-0-	36,223	824	51,376	1,222
Secured by Other Personal Property	301,018	2,313	5,362	-0-	42,266	474	56,918	667
Secured by Farm Real Estate	82,444	-0-	817	-0-	10,615	-0-	18,053	-0-
Unsecured	111,271	1,317	1,128	-0-	15,102	134	17,796	10
Other Secured Consumer Loans	102,907	2,066	522	-0-	13,088	6	20,699	36
Total Agricultural Loans	892,315	20,510	12,012	-0-	117,294	1,438	164,842	1,935
TOTAL CONSUMER LOANS	2,142,014	181,979	18,593	-0-	211,625	2,030	328,618	3,231

DECEMBER 31, 1980 CONSUMER LOAN FIGURES

As Reported by 553 Iowa Chartered Banks

Group Headings (000's omitted)	$15,000 to $20,000		$20,000 to $30,000		$30,000 to $50,000		Over $50,000	
Number of Banks	70		96		89		54	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
NON-AGRICULTURAL CONSUMER LOANS								
Secured by Automobiles	$ 32,541	$2,113	$ 61,763	$5,743	$ 87,358	$14,034	$140,635	$ 95,677
Secured by Other Personal Property	13,210	140	25,766	3,142	44,759	6,182	66,349	13,790
Secured by Real Estate	41,717	-0-	53,077	-0-	52,158	-0-	55,460	-0-
Unsecured	16,551	-0-	29,524	37	49,387	412	75,217	5,598
Other Secured Consumer Loans	11,441	80	26,423	291	37,997	3,888	63,678	8,454
Total Non-Agricultural Loans	115,460	2,333	196,553	9,213	271,659	24,516	401,339	123,519
AGRICULTURAL RELATED CONSUMER LOANS								
Secured by Autos and Machinery	29,642	1,960	58,540	3,837	66,624	4,291	48,087	2,680
Secured by Other Personal Property	41,089	19	48,470	303	72,506	724	34,407	126
Secured by Farm Real Estate	14,395	-0-	17,741	-0-	14,570	-0-	6,253	-0-
Unsecured	12,219	8	24,001	178	24,647	714	16,378	273
Other Secured Consumer Loans	13,293	234	23,381	405	24,358	552	7,566	833
Total Agricultural Loans	110,638	2,221	172,133	4,723	202,705	6,281	112,691	3,912
TOTAL CONSUMER LOANS	226,098	4,554	368,686	13,936	474,364	30,797	514,030	127,431

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)
1	Ackley	Ackley State Bank	900	7,797	5,916	15,356	(174)
2	Adair	Exchange State Bank	650	3,383	798	9,989	(69)
3	Adel	Brenton Bank and Trust Company	3,561	7,334	7,875	30,966	(145)
4	Adel	Raccoon Valley State Bank	1,596	1,400	661	21,623	(205)
5	Afton	Commercial State Bank	683	1,799	2,295	11,632	(46)
6	Akron	Akron Savings Bank	439	3,868	373	4,384	(51)
7	Albert City	Albert City Savings Bank	761	1,999	1,259	6,029	(78)
8	Albia	First Iowa State Bank	1,509	8,184	3,916	15,068	(108)
9	Alden	Alden State Bank	943	4,179	245	5,635	(77)
10	Algona	Iowa State Bank	1,952	9,064	5,933	23,102	(236)
11	Algona	United Central Bank & Trust Co. of Algona	1,583	4,129	4,049	26,295	(280)
12	Allison	State Bank of Allison	1,495	2,911	4,927	10,851	(72)
13	Alta	The First Trust & Savings Bank	382	1,857	824	7,218	(62)
14	Alta Vista	Alta Vista State Bank	301	4,441	1,037	5,977	(66)
15	Alton	The Alton Savings Bank	480	3,752	199	7,093	(61)
16	Altoona	Altoona State Bank	3,194	2,049	2,332	9,964	(22)
17	Ames	Union Story Trust and Savings Bank	4,183	6,994	5,741	39,476	(93)
18	Ames	University Bank and Trust Company	3,483	11,493	8,160	22,926	(234)
19	Anamosa	Citizens Savings Bank	2,643	7,203	2,633	15,849	(175)
20	Andrew	Andrew Savings Bank	419	3,504	923	6,710	(97)
21	Anita	Anita State Bank	543	1,219	2,987	11,929	(146)
22	Ankeny	Ankeny State Bank	1,958	6,803	5,111	21,163	(163)
23	Anthon	The First Trust and Savings Bank	531	1,965	456	8,478	(103)
24	Aplington	State Savings Bank	692	3,413	1,019	7,013	(69)
25	Aredale	Aredale State Bank	147	1,349	697	2,295	(7)
26	Armstrong	First Trust and Savings Bank	1,285	4,785	1,520	10,843	(123)
27	Ashton	Ashton State Bank	605	3,652	4,525	8,630	(87)
28	Atkins	Peoples Savings Bank	474	763	387	4,311	(40)
29	Atlantic	Atlantic State Bank	2,909	26,602	9,069	25,074	(218)
30	Atlantic	First Whitney Bank and Trust	2,853	9,383	8,953	26,512	(164)
31	Auburn	Auburn Savings Bank	365	954	139	6,366	(51)
32	Audubon	Audubon State Bank	1,586	2,088	2,496	28,990	(260)
33	Aurelia	The First Trust and Savings Bank	537	2,560	1,086	7,151	(39)
34	Avoca	The Avoca State Bank	692	5,295	2,491	9,914	(93)
35	Avoca	Citizens Savings Bank	527	7,420	1,762	8,459	(78)
36	Baldwin	Baldwin Savings Bank	475	2,800	607	5,742	(32)
37	Bancroft	Farmers and Traders Savings Bank	492	4,005	921	8,404	(90)
38	Baxter	State Savings Bank	439	997	747	5,597	(27)
39	Bayard	Farmers State Bank	520	-0-	-0-	5,859	(-0-)
40	Beaman	Farmers Savings Bank	931	7,161	944	3,753	(61)
41	Bedford	State Savings Bank	878	7,619	1,799	15,526	(50)
42	Belle Plaine	Chelsea Savings Bank	650	2,564	1,589	9,936	(89)
43	Belle Plaine	Citizens State Bank	974	5,411	4,261	20,734	(147)
44	Bellevue	Bellevue State Bank	4,131	2,472	1,490	10,735	(128)
45	Belmond	First State Bank	1,279	10,967	3,933	15,627	(189)
46	Belmond	North Iowa State Bank	688	3,651	1,320	12,441	(112)
47	Bennett	Bennett State Bank	390	1,812	72	7,475	(5)
48	Bettendorf	Bettendorf Bank and Trust Co.	8,158	-0-	15,139	56,375	(400)
49	Bettendorf	Security State Trust and Savings Bank	4,173	3,814	10	22,584	(5)
50	Blairstown	Benton County State Bank	284	439	983	5,755	(61)
51	Blencoe	Blencoe State Bank	655	3,179	740	5,529	(27)
52	Bloomfield	Davis County Savings Bank	1,062	6,826	7,529	21,137	(221)
53	Blue Grass	Blue Grass Savings Bank	1,199	5,596	2,811	13,405	(113)
54	Bode	Bode State Bank	307	3,271	466	2,675	(27)
55	Boone	Boone State Bank and Trust Company	3,308	11,951	4,825	29,919	(173)
56	Boyden	Farmers Savings Bank	755	2,863	1,974	12,883	(78)
57	Breda	Breda Savings Bank	1,672	1,391	241	6,065	(77)
58	Brighton	Rubio Savings Bank of Brighton	328	3,441	259	3,855	(42)
59	Britt	First State Bank	1,006	6,723	5,127	18,047	(93)
60	Brooklyn	Poweshiek County Savings Bank	603	6,363	1,587	8,120	(28)
61	Brunsville	First State Bank	188	2,900	242	2,525	(52)
62	Buffalo	Buffalo Savings Bank	763	1,369	2,663	9,043	(70)
63	Buffalo Center	The Farmers Trust and Savings Bank	1,242	7,486	1,537	19,414	(126)
64	Burlington	Farmers and Merchants Bank and Trust	3,303	26,613	7,044	22,548	(187)
65	Burlington	Hawkeye Bank and Trust	12,327	5,327	14,925	53,586	(525)

SHOWING CONDITIONS AS OF JUNE 30, 1981

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Capital (Common and Preferred)	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
215	619	30,629	-0-	300	550	1,948	4,100	23,315	-0-	416	1
127	656	15,534	-0-	200	600	262	2,307	11,853	-0-	312	2
1,055	1,632	52,278	-0-	1,000	1,750	1,230	5,285	40,104	1,916	993	3
91	968	26,134	-0-	270	730	874	2,512	21,344	-0-	404	4
145	23	16,531	-0-	100	650	641	1,918	13,197	-0-	25	5
164	-0-	9,177	-0-	75	375	430	1,363	6,934	-0-	-0-	6
40	392	10,402	-0-	60	365	733	2,049	7,003	-0-	192	7
272	10	28,851	-0-	240	360	2,010	4,043	22,151	20	27	8
46	132	11,103	-0-	75	425	446	1,338	8,668	151	-0-	9
1,030	1,191	42,036	-0-	1,000	1,000	1,868	4,653	28,700	4,121	694	10
780	992	37,548	25	500	1,500	778	5,678	24,847	3,691	529	11
114	561	20,787	-0-	170	580	1,483	3,090	14,420	770	274	12
99	224	10,542	-0-	100	300	569	994	8,364	-0-	215	13
52	1	11,743	-0-	100	500	770	1,468	8,905	-0-	-0-	14
96	3	11,562	-0-	210	440	394	1,139	9,365	-0-	14	15
683	2	18,202	-0-	150	550	984	4,318	12,175	-0-	25	16
1,338	1,271	58,910	-0-	1,200	1,800	832	13,519	39,174	1,612	773	17
501	1,118	47,447	-0-	800	1,450	959	10,775	31,382	1,446	635	18
152	555	28,860	-0-	400	1,450	1,581	3,108	21,423	197	701	19
57	336	11,852	-0-	150	450	586	1,159	9,229	50	228	20
88	608	17,228	-0-	200	550	911	2,035	13,179	-0-	353	21
609	710	36,191	-0-	215	1,235	1,551	8,029	24,560	315	286	22
236	293	11,856	-0-	150	350	553	1,705	8,825	-0-	273	23
76	56	12,200	-0-	100	400	439	2,439	8,697	125	-0-	24
57	1	4,539	-0-	50	200	274	596	3,410	-0-	9	25
34	41	18,385	-0-	100	600	807	3,827	12,465	558	28	26
104	712	18,141	-0-	400	600	373	1,337	14,612	303	516	27
69	-0-	5,964	-0-	60	280	280	1,264	4,073	-0-	7	28
230	1,841	65,507	-0-	1,500	1,500	2,154	6,555	52,545	-0-	1,253	29
332	1,123	48,992	-0-	600	1,400	1,783	7,303	36,867	-0-	1,039	30
19	-0-	7,792	-0-	100	350	366	1,271	5,705	-0-	-0-	31
556	1,042	36,498	-0-	600	1,200	1,156	4,263	28,538	28	713	32
57	-0-	11,352	-0-	120	380	509	1,046	9,268	-0-	29	33
250	1	18,550	-0-	200	700	959	1,345	15,343	-0-	3	34
201	25	18,316	-0-	300	600	638	982	15,796	-0-	-0-	35
140	-0-	9,732	-0-	150	350	427	752	8,053	-0-	-0-	36
147	-0-	13,879	-0-	100	600	638	1,463	11,027	51	-0-	37
141	11	7,905	-0-	100	300	111	1,731	5,663	-0-	-0-	38
119	13	6,511	-0-	50	300	443	938	4,780	-0-	-0-	39
26	1	12,755	-0-	100	400	538	1,021	10,687	-0-	9	40
120	651	26,543	-0-	500	500	1,241	3,697	20,001	-0-	604	41
401	-0-	15,051	-0-	200	400	926	1,904	11,402	219	-0-	42
722	802	32,757	-0-	400	900	1,964	4,036	24,792	21	644	43
123	236	19,059	-0-	150	650	362	2,773	15,048	22	54	44
86	926	32,629	-0-	400	850	2,034	3,109	25,317	33	886	45
279	647	18,914	-0-	300	700	449	1,996	14,610	555	304	46
76	5	9,825	-0-	150	350	433	1,378	7,500	2	12	47
1,503	1,168	81,943	570	600	3,400	968	26,848	44,488	3,814	1,255	48
754	1,291	32,621	400	800	800	490	8,155	21,010	632	334	49
95	-0-	7,495	-0-	150	325	732	1,056	5,231	-0-	1	50
39	-0-	10,115	-0-	120	280	404	2,328	6,983	-0-	-0-	51
262	1,217	37,812	-0-	760	760	1,755	5,745	27,388	600	804	52
151	70	23,119	-0-	150	1,000	1,339	2,021	18,494	115	-0-	53
35	1	6,728	-0-	60	290	224	788	5,366	-0-	-0-	54
591	1,478	51,899	-0-	1,000	2,000	1,034	7,066	38,227	515	2,057	55
114	737	19,248	-0-	400	600	721	1,637	15,505	33	352	56
26	-0-	9,318	-0-	100	600	515	1,406	6,697	-0-	-0-	57
49	6	7,896	-0-	100	200	498	1,040	6,041	-0-	17	58
579	955	32,344	-0-	500	1,000	1,018	4,518	24,818	-0-	490	59
54	4	16,703	-0-	100	700	658	1,423	13,811	-0-	11	60
42	-0-	5,845	-0-	50	400	413	818	4,164	-0-	-0-	61
280	-0-	14,048	-0-	180	900	818	1,319	10,831	-0-	-0-	62
171	1,006	30,730	-0-	600	600	1,430	2,966	23,979	366	789	63
909	1,143	61,373	-0-	600	2,000	2,780	9,099	45,706	329	859	64
1,150	2,013	89,803	-0-	750	2,250	3,778	21,520	58,965	1,095	1,445	65

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
66	Burt	Burt Savings Bank	528	2,732	87	3,405	(39)
67	Bussey	State Bank of Bussy	951	2,284	426	5,575	(47)
68	Calmar	Iowa State Bank	3,057	778	1,561	3,798	(-0-)
69	Camanche	Camanche State Bank	527	1,118	2,231	6,855	(63)
70	Cambridge	Cambridge State Bank	307	3,113	936	2,161	(41)
71	Cantril	State Savings Bank	728	1,793	1,613	7,894	(71)
72	Carlisle	Hartford-Carlisle Savings Bank	815	4,444	3,283	16,109	(115)
73	Carpenter	The Carpenter Savings Bank	347	835	20	2,536	(6)
74	Carroll	Carroll County State Bank	2,663	11,009	4,141	18,076	(66)
75	Carroll	Commercial Savings Bank	8,090	10,838	3,728	19,391	(15)
76	Carter Lake	First Bank and Trust of Carter Lake	224	1,179	-0-	2,118	(6)
77	Cascade	Cascade State Bank	666	3,680	1,887	12,984	(148)
78	Casey	Security State Bank	697	2,051	1,468	12,345	(50)
79	Cedar Falls	Cedar Falls Trust and Savings Bank	2,875	3,228	10,912	35,487	(180)
80	Cedar Falls	Midway Bank and Trust	2,442	5,281	2,802	15,235	(51)
81	Cedar Rapids	Brenton Bank and Trust Company	1,516	4,186	2,282	11,636	(72)
82	Cedar Rapids	First Trust and Savings Bank	5,416	5,116	3,099	34,853	(341)
83	Cedar Rapids	Guaranty Bank and Trust Company	2,348	9,708	4,887	21,150	(125)
84	Cedar Rapids	Massachussets Fidelity Trust Company	165	-0-	262	-0-	(-0-)
85	Cedar Rapids	Peoples Bank and Trust Company	14,459	36,367	19,285	66,602	(546)
86	Cedar Rapids	United State Bank	2,616	2,796	4,628	30,64 i	(335)
87	Center Point	Iowa State Bank and Trust Company	219	1,802	162	3,049	(19)
88	Centerville	Iowa Trust and Savings Bank	3,006	16,056	11,800	26,296	(86)
89	Central City	City State Bank	654	2,907	2,049	8,134	(42)
90	Chariton	First State Bank	1,116	4,173	11,065	17,402	(190)
91	Charles City	Commercial Trust and Savings Bank	918	12,204	2,807	19,519	(212)
92	Charles City	First Security Bank and Trust Company	2,397	6,878	12,072	41,233	(288)
93	Charter Oak	Farmers State Bank	427	1,452	366	4,473	(9)
94	Cherokee	Central Trust and Savings Bank	467	4,038	821	6,062	(55)
95	Cherokee	Cherokee State Bank	3,406	16,189	5,647	27,011	(233)
96	Cherokee	The Steele State Bank	1,934	1,070	1,682	15,141	(109)
97	Churdan	First State Bank	448	5,116	371	4,480	(39)
98	Clarence	Clarence Savings Bank	2,988	1,528	2,253	12,958	(65)
99	Clarinda	Citizens State Bank	1,433	9,783	4,150	25,724	(247)
100	Clarinda	Page County State Bank	1,869	20,645	2,442	16,922	(240)
101	Clarion	Brenton Bank and Trust Company	1,468	4,031	4,112	15,538	(106)
102	Clarksville	Iowa State Bank	1,242	1,969	1,778	16,969	(133)
103	Clear Lake	Clear Lake Bank and Trust Company	2,626	3,196	8,268	28,998	(213)
104	Clear Lake	Community State Bank of Clear Lake	1,189	2,968	1,128	15,342	(106)
105	Cleghorn	Cleghorn State Bank	948	1,603	291	4,425	(40)
106	Climbing Hill	Climbing Hill Savings Bank	660	2,346	50	1,480	(15)
107	Clinton	Gateway State Bank	1,123	4,604	300	6,869	(49)
108	Clinton	Iowa State Savings Bank	1,949	7,940	8,457	17,438	(243)
109	Clutier	Clutier State Bank	425	1,045	687	5,517	(60)
110	Coggon	Linn County State Bank	163	4,807	13	3,341	(-0-)
111	Colesburg	Farmers Savings Bank	485	4,554	799	3,576	(42)
112	Collins	Exchange State Bank	408	4,123	352	3,257	(54)
113	Columbus Junction	Columbus Junction State Bank	1,288	2,264	3,001	23,226	(107)
114	Conrad	First State Bank	1,104	3,135	2,793	8,036	(103)
115	Coon Rapids	Iowa Savings Bank	1,250	7,343	602	27,135	(209)
116	Coralville	Unibank and Trust	942	4,299	2,288	11,794	(99)
117	Correctionville	Corn Belt State Bank	1,246	3,601	1,309	5,555	(49)
118	Corwith	Corwith State Bank	246	2,666	420	5,178	(-0-)
119	Corydon	Citizens State Bank	2,173	6,336	4,294	17,758	(196)
120	Corydon	Corydon State Bank	886	8,343	1,900	11,400	(59)
121	Council Bluffs	Council Bluffs Savings Bank	11,637	11,658	29,213	79,537	(1,052)
122	Council Bluffs	State Bank and Trust	3,661	7,226	20,961	44,214	(438)
123	Crawfordsville	Peoples Savings Bank	441	1,500	9	2,240	(34)
124	Cresco	Cresco Union Savings Bank	1,385	5,644	7,224	25,071	(209)
125	Creston	Iowa State Savings Bank	2,795	6,222	7,698	25,640	(176)
126	Cylinder	Cylinder State Bank	636	3,206	2,081	6,175	(16)
127	Dallas Center	Brenton State Bank	2,495	9,290	7,132	23,898	(127)
128	Danbury	Farmers Savings Bank	499	2,512	256	4,470	(45)
129	Danville	Danville State Savings Bank	575	4,706	1,629	12,468	(40)
130	Davenport	Davenport Bank and Trust Company	78,373	114,270	111,727	193,734	(2,177)

SHOWING CONDITIONS AS OF JUNE 30, 1981

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Capital (Common and Pre-ferred)	Surplus	Un-divided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis-counts	Other Liabil-ities	Guide No.
45	349	7,107	-0-	100	175	277	1,184	5,231	-0-	140	66
68	8	9,265	-0-	50	250	721	1,439	6,780	-0-	25	67
33	-0-	9,227	-0-	50	350	629	2,669	5,529	-0-	-0-	68
209	204	11,081	-0-	110	390	316	2,306	7,835	-0-	124	69
79	1	6,556	-0-	100	300	357	1,247	4,552	-0-	-0-	70
44	1	12,002	-0-	150	450	611	2,042	8,741	-0-	8	71
178	231	24,945	-0-	200	1,000	902	3,701	19,109	-0-	33	72
42	8	3,782	-0-	50	150	316	674	2,587	-0-	5	73
94	951	36,868	-0-	600	1,400	1,979	8,410	24,023	-0-	456	74
99	1,164	43,295	-0-	400	1,200	3,167	6,876	30,884	-0-	768	75
204	115	3,834	-0-	200	107	208	819	2,442	-0-	58	76
206	576	19,851	-0-	100	900	1,083	2,110	15,181	-0-	477	77
138	506	17,155	-0-	300	600	574	2,327	12,931	-0-	423	78
526	1,237	54,085	-0-	750	1,750	2,248	10,819	35,613	2,007	898	79
471	397	26,577	-0-	300	300	2,076	4,626	18,863	23	389	80
316	537	20,401	175	500	380	552	4,651	13,084	742	317	81
1,289	624	50,056	-0-	750	1,250	3,224	7,858	36,269	-0-	705	82
840	685	39,493	-0-	500	1,700	1,210	10,135	25,584	-0-	364	83
-0-	4	431	-0-	100	110	56	154	-0-	-0-	11	84
1,947	3,076	141,190	-0-	1,500	3,500	12,314	27,411	88,752	6,066	1,647	85
1,158	1,356	42,860	-0-	650	650	1,955	5,411	29,176	4,092	926	86
19	163	5,395	-0-	75	225	164	959	3,972	-0-	-0-	87
211	1,278	58,561	-0-	600	1,000	4,212	6,956	43,897	808	1,088	88
144	4	13,850	-0-	90	410	975	1,395	10,966	-0-	14	89
537	860	34,963	-0-	375	625	1,754	4,078	27,412	38	681	90
26	977	36,239	-0-	400	800	2,596	4,612	27,035	-0-	796	91
427	1,400	64,119	-0-	500	2,000	3,270	7,444	49,576	87	1,242	92
88	78	6,875	-0-	50	300	461	801	5,068	-0-	195	93
130	2	11,465	-0-	100	450	939	1,997	7,953	-0-	26	94
188	1,495	53,703	-0-	1,000	1,000	3,868	8,203	35,976	2,589	1,067	95
266	135	20,119	-0-	300	500	855	3,038	15,412	-0-	14	96
22	-0-	10,398	-0-	50	400	883	1,601	7,464	-0-	-0-	97
40	8	19,710	-0-	300	900	817	2,101	15,533	37	22	98
468	995	42,306	-0-	540	900	2,038	8,267	29,810	-0-	751	99
153	1,085	42,876	-0-	400	600	2,864	5,366	32,887	-0-	759	100
391	918	26,352	100	200	1,300	546	2,869	19,605	1,265	467	101
224	5	22,054	-0-	100	650	1,531	3,542	16,191	-0-	40	102
400	1,024	44,299	-0-	300	1,000	2,783	9,047	29,946	204	1,019	103
492	585	21,598	-0-	725	775	521	3,880	15,485	-0-	212	104
12	178	7,417	-0-	200	300	234	1,552	4,951	-0-	180	105
-0-	-0-	4,521	-0-	60	265	238	557	3,398	-0-	3	106
883	477	14,207	-0-	186	700	498	2,744	9,720	139	220	107
1,149	574	37,264	-0-	750	1,250	1,640	5,654	27,550	-0-	420	108
48	277	7,939	-0	200	450	288	1,091	5,776	-0-	134	109
54	-0-	8,378	-0-	250	250	787	1,162	5,876	50	3	110
118	1	9,491	-0-	122	222	375	1,182	7,582	8	-0-	111
118	16	8,220	-0-	100	400	389	1,328	5,853	150	-0-	112
605	1,283	31,560	-0-	480	980	905	3,705	24,372	181	937	113
706	43	15,714	-0-	240	660	700	1,627	12,137	350	-0-	114
114	1,192	37,427	-0-	400	1,000	868	6,173	22,118	6,231	637	115
576	535	20,335	50	210	790	676	3,155	15,085	-0-	369	116
68	48	11,778	-0-	200	300	710	1,946	8,622	-0-	-0-	117
107	303	8,920	-0-	50	400	121	962	7,175	-0-	212	118
147	733	31,245	-0-	435	435	1,246	4,511	23,409	575	634	119
187	816	23,473	-0-	100	525	1,262	3,497	17,761	-0-	328	120
2,725	3,150	136,868	-0-	2,000	2,000	7,524	26,477	93,531	3,265	2,071	121
2,368	2,089	80,081	-0-	1,000	2,750	2,230	13,243	56,784	2,849	1,225	122
112	33	4,301	-0-	64	300	230	627	3,032	31	17	123
289	1,134	40,538	-0-	197	1,303	1,881	4,229	32,098	-0-	830	124
351	2,205	44,735	-0-	500	1,100	2,139	6,327	33,924	-0-	745	125
53	2	12,137	-0-	100	500	582	1,415	9,524	-0-	16	126
663	1,321	44,672	-0-	500	1,500	1,167	4,642	34,588	1,632	643	127
16	232	7,940	-0-	150	275	246	1,005	6,137	-0-	127	128
302	148	19,788	-0-	300	500	1,063	2,121	15,752	-0-	52	129
8,458	18,051	522,436	-0-	2,400	35,000	18,921	107,736	281,526	69,475	7,378	130

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
131	Davenport	First Trust and Savings Bank	7,770	3,748	8,571	50,925	(403)
132	Davenport	Northwest Bank and Trust Company	28,772	37,045	5,982	73,343	(678)
133	Dayton	Iowa State Bank and Trust Company	317	4,990	559	4,256	(29)
134	Decorah	Decorah State Bank	2,672	7,416	12,860	38,427	(582)
135	Decorah	Security Bank and Trust Company	2,040	12,133	5,262	28,008	(219)
136	Definace	Defiance State Bank	318	1,959	1,076	6,290	(70)
137	Delhi	Delhi Savings Bank	382	3,596	622	6,544	(72)
138	Denison	Crawford County Trust and Savings Bank	3,644	4,582	2,195	25,309	(119)
139	Denver	Denver Savings Bank	679	1,308	1,392	11,982	(116)
140	Des Moines	Bankers Trust Company	81,152	106,191	19,149	377,633	(3,002)
141	Des Moines	Capital City State Bank	7,304	9,378	12,115	57,664	(651)
142	Des Moines	First Federal State Bank	5,195	2,134	9,439	34,348	(349)
143	Des Moines	Iowa State Bank	2,332	17,929	7,544	13,688	(435)
144	De Witt	De Witt Bank and Trust Company	1,792	12,959	4,619	26,963	(98)
145	De Witt	First Central State Bank	2,544	3,747	3,186	16,025	(105)
146	Diagonal	First State Bank	192	2,824	138	2,651	(50)
147	Dike	Iowa Savings Bank	1,477	6,434	1,769	7,990	(81)
148	Donnellson	Citizens State Bank	439	732	544	13,830	(145)
149	Douds	Farmers and Traders Savings Bank	188	2,496	300	1,861	(51)
150	Dows	Farmers State Bank of Dows	387	5,391	1,604	5,886	(29)
151	Dubuque	American Trust and Savings Bank	17,866	29,848	24,499	102,182	(1,093)
152	Dubuque	Dubuque Bank and Trust Company	20,018	54,902	16,897	104,286	(912)
153	Dubuque	Key City Bank and Trust Company	1,843	2,521	5,486	14,978	(176)
154	Dumont	State Bank of Dumont	417	628	1,604	6,627	(68)
155	Dunlap	Dunlap Savings Bank	674	1,449	3,451	10,888	(36)
156	Durant	Liberty Trust and Savings Bank	1,326	8,683	4,287	22,223	(125)
157	Dyersville	Fidelity Bank and Trust	960	8,179	2,217	15,349	(164)
158	Dysart	Dysart State Bank	550	3,162	859	10,431	(53)
159	Eagle Grove	Brenton State Bank	1,358	2,309	1,455	12,486	(85)
160	Eagle Grove	Security Savings Bank	915	9,519	2,658	24,147	(73)
161	Earlham	Earlham Savings Bank	814	5,186	3,479	13,865	(183)
162	Earling	Farmers Trust and Savings Bank	380	4,380	400	6,695	(64)
163	Earlville	The State Bank of Earlville	469	3,886	334	5,200	(20)
164	Early	Early Savings Bank	822	1,455	1,664	9,828	(88)
165	Edgewood	Community Savings Bank	747	2,631	2,903	10,341	(81)
166	Eldora	Hardin County Savings Bank	1,677	10,635	6,045	23,571	(173)
167	Eldora	Hawkeye Bank and Trust	2,281	2,551	3,478	10,777	(126)
168	Eldridge	Central Trust and Savings Bank	1,790	5,776	4,911	32,580	(336)
169	Elgin	Elgin State Bank	651	2,498	1,420	8,759	(27)
170	Elkader	Central State Bank	1,651	4,635	9,089	13,679	(142)
171	Elkader	Peoples State Bank	418	3,818	1,665	7,346	(22)
172	Elma	Peoples Savings Bank	579	3,653	1,818	8,771	(107)
173	Emerson	Emerson State Bank	614	1,065	743	5,511	(56)
174	Emmetsburg	Iowa Trust and Savings Bank	2,302	2,124	7,977	17,788	(175)
175	Emmetsburg	Palo Alto County State Bank	1,498	8,044	6,683	23,530	(183)
176	Estherville	Emmet County State Bank	2,713	10,925	7,242	34,258	(183)
177	Estherville	United Central Bank & Trust Co. of Estherville	1,871	7,547	4,383	27,709	(266)
178	Evansdale	Evansdale State Bank	1,011	697	951	5,006	(33)
179	Everly	Everly State Bank	370	2,214	2,035	8,697	(29)
180	Exira	Exchange State Bank	585	4,789	3,312	10,890	(122)
181	Fairbank	Fairbank State Bank	298	2,095	771	6,604	(57)
182	Fairfax	Fairfax State Savings Bank	1,237	6,145	3,262	13,498	(74)
183	Fairfield	Iowa State Bank and Trust Company	3,224	2,515	5,590	27,417	(154)
184	Farley	Farley State Bank	806	1,922	2,338	15,140	(153)
185	Farnhamville	Security Savings Bank	812	1,670	1,806	5,918	(57)
186	Fayette	State Bank of Fayette	482	1,663	441	4,548	(64)
187	Forest City	Forest City Bank and Trust Company	1,075	11,948	2,872	15,024	(136)
188	Forest City	Manufacturers Bank and Trust Company	947	11,150	2,264	17,023	(48)
189	Fort Dodge	The State Bank	3,343	13,818	20,285	59,915	(706)
190	Fort Dodge	United Cent. Bank & Trust Co. of Fort Dodge	7,939	16,833	14,416	65,137	(675)
191	Fort Madison	Fort Madison Bank and Trust Company	5,815	4,306	4,696	27,441	(197)
192	Fort Madison	Iowa State Bank	1,048	4,100	1,365	13,910	(109)
193	Fort Madison	Lee County Savings Bank	2,834	5,244	4,303	26,682	(99)
194	Fostoria	Farmers Savings Bank	678	1,709	1,988	8,770	(48)
195	Fredericksburg	First State Bank	1,342	3,896	1,877	10,868	(55)

SHOWING CONDITIONS AS OF JUNE 30, 1981

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Capital (Common and Pre-ferred)	Surplus	Un-divided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis-counts	Other Liabil-ities	Guide No.
1,672	1,203	73,486	-0-	1,500	3,500	1,301	16,792	42,939	6,319	1,135	131
2,108	3,278	149,850	1,325	4,250	5,300	6,801	21,328	92,149	15,414	3,283	132
109	12	10,214	-0-	140	360	391	1,422	7,885	-0-	16	133
937	1,937	63,667	-0-	1,000	2,000	1,616	7,886	48,528	1,683	954	134
635	1,107	48,966	65	1,000	1,500	873	6,489	35,431	2,738	870	135
144	8	9,725	-0-	100	400	471	822	7,932	-0-	-0-	136
87	507	11,666	-0-	180	380	661	1,335	8,898	-0-	212	137
447	797	36,855	-0-	400	600	2,026	4,253	29,084	-0-	492	138
142	365	15,752	-0-	360	360	897	2,019	11,946	-0-	170	139
6,243	14,956	602,322	10,000	2,085	13,435	11,073	156,935	265,508	133,104	10,182	140
1,540	1,330	88,680	-0-	1,078	2,750	2,931	16,746	57,354	7,133	688	141
1,254	994	53,015	25	573	2,927	1,292	15,256	28,782	3,511	649	142
547	961	42,566	-0-	800	1,200	4,846	8,831	25,257	988	644	143
487	1,638	48,360	-0-	600	1,300	2,528	5,378	37,601	16	937	144
319	634	26,350	-0-	399	399	978	3,881	19,605	474	614	145
43	28	5,826	-0-	45	205	389	1,088	4,099	-0-	-0-	146
64	1	17,654	-0-	300	1,000	1,036	1,859	13,259	200	-0-	147
81	472	15,953	-0-	250	1,100	568	2,292	11,477	-0-	266	148
74	9	4,877	-0-	50	175	218	1,063	3,365	-0-	6	149
92	4	13,335	-0-	120	480	824	1,431	10,452	-0-	28	150
2,360	3,076	178,738	700	2,000	3,000	7,576	39,900	101,134	21,492	2,936	151
1,493	4,564	201,248	786	3,000	5,000	4,723	28,830	118,646	35,941	4,322	152
793	407	25,852	-0-	510	694	1,126	4,964	17,830	488	340	153
41	14	9,263	-0-	60	420	624	1,740	6,419	-0-	-0-	154
472	16	16,914	-0-	400	1,000	1,026	1,967	12,485	-0-	36	155
472	984	37,850	-0-	150	1,100	2,110	4,127	29,378	72	913	156
284	667	27,492	-0-	200	1,200	1,200	2,265	22,139	-0-	488	157
88	20	15,057	-0-	300	300	614	2,014	11,811	11	7	158
251	450	18,224	175	300	600	214	2,983	13,545	9	398	159
217	1,556	38,939	-0-	170	1,630	1,510	3,340	31,526	-0-	763	160
360	663	24,184	-0-	200	800	2,588	1,813	18,430	-0-	353	161
103	1	11,895	-0-	240	480	348	1,089	9,691	-0-	47	162
65	-0-	9,934	-0-	140	150	457	981	8,176	20	10	163
222	-0-	13,903	-0-	200	500	761	2,229	10,193	-0-	20	164
143	11	16,695	-0-	200	450	1,141	2,841	12,063	-0-	-0-	165
296	1,095	43,146	-0-	535	1,465	2,133	4,993	32,435	539	1,046	166
117	538	19,616	-0-	175	725	496	5,117	12,653	3	447	167
698	1,437	46,856	-0-	500	1,500	1,355	6,149	36,102	374	876	168
18	455	13,774	-0-	260	390	523	1,998	10,335	-0-	268	169
150	592	29,654	-0-	200	1,500	1,238	4,889	21,296	-0-	531	170
358	7	13,950	-0-	78	547	464	1,397	10,299	805	-0-	171
246	424	15,384	-0-	200	500	399	1,851	12,014	-0-	420	172
52	2	7,931	-0-	80	270	510	915	6,114	-0-	42	173
283	508	30,807	-0-	100	1,200	1,478	3,321	24,175	312	221	174
189	1,156	40,917	-0-	500	1,500	1,105	5,302	30,955	118	1,437	175
253	1,831	57,039	-0-	500	1,500	3,428	6,589	43,057	500	1,465	176
743	1,392	43,379	-0-	450	1,300	1,174	5,911	32,927	1,019	598	177
541	172	8,345	-0-	200	300	425	1,644	5,342	347	87	178
51	49	13,387	-0-	130	570	528	3,209	8,890	-0-	60	179
403	3	19,860	-0-	300	650	671	1,965	16,274	-0-	-0-	180
174	29	9,914	-0-	78	422	462	1,058	7,894	-0-	-0-	181
120	20	24,208	-0-	200	1,000	1,098	2,152	19,543	160	55	182
265	866	39,723	-0-	400	1,000	1,835	7,233	28,477	-0-	778	183
337	2	20,392	-0-	300	700	561	2,434	16,397	-0-	-0-	184
37	4	10,190	-0-	200	400	1,038	1,642	6,901	9	-0-	185
53	178	7,301	-0-	190	160	215	1,308	5,271	-0-	157	186
416	1,412	32,611	-0-	200	1,300	849	3,781	24,791	700	990	187
502	877	32,715	-0-	750	1,000	1,084	3,257	23,806	2,365	453	188
1,351	3,352	101,358	-0-	2,137	2,137	5,205	18,848	65,638	1,293	6,100	189
1,008	2,945	107,603	-0-	1,500	3,500	4,077	20,803	74,805	519	2,399	190
852	762	43,675	-0-	250	1,500	1,370	6,682	33,054	75	744	191
298	354	20,966	-0-	400	400	687	2,573	16,636	-0-	270	192
449	711	40,124	-0-	400	1,300	1,021	5,022	31,658	101	622	193
59	55	13,211	-0-	120	500	1,093	1,289	10,202	-0-	7	194
100	574	18,602	-0-	110	900	862	2,682	12,737	909	402	195

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)
196	Fredẽrika	Farmers Savings Bank	434	1,361	1,402	4,037	(48)
197	Fremont	Farmers Savings Bank	563	5,754	3,392	10,578	(142)
198	Galva	First Trust and Savings Bank	444	634	1,187	6,689	(34)
199	Garnavillo	The Garnavillo Savings Bank	443	2,889	951	7,495	(90)
200	Garwin	Farmers Savings Bank	280	1,018	824	4,194	(39)
201	George	George State Bank	884	3,383	4,650	12,329	(105)
202	Gibson	Gibson Savings Bank	711	4,731	1,536	9,461	(80)
203	Gilbertville	Gilbertville Savings Bank	796	3,779	4,916	7,316	(1)
204	Gilman	Citizens Savings Bank	754	4,839	919	6,334	(76)
205	Glenwood	Glenwood State Bank	1,475	11,869	1,369	14,756	(54)
206	Glenwood	Mills County State Bank	340	2,954	328	5,276	(33)
207	Goldfield	Goldfield State Bank	788	3,881	351	6,819	(92)
208	Gowrie	The First State Bank of Gowrie	372	3,262	1,157	6,454	(48)
209	Graettinger	Graettinger State Bank	367	3,481	2,225	6,871	(68)
210	Grafton	Farmers State Bank	330	188	25	3,168	(-0-)
211	Grand Junction	Peoples Trust and Savings Bank	589	6,297	572	4,275	(18)
212	Greene	First State Bank	1,436	5,949	3,978	10,492	(47)
213	Greenfield	Union State Bank	581	2,089	-0-	7,576	(70)
214	Greenfield	United Cent. Bank & Trust Co. of Greenfield	1,044	6,442	2,476	13,361	(155)
215	Green Mountain	Producers Savings Bank	675	4,275	597	3,539	(26)
216	Grinnell	Grinnell State Bank	1,076	3,364	7,744	11,508	(11)
217	Griswold	Griswold State Bank	387	452	2,604	7,489	(76)
218	Grundy Center	Farmers Savings Bank	838	3,326	5,083	16,053	(165)
219	Guthrie Center	Guthrie County State Bank	1,660	6,537	3,088	14,097	(93)
220	Guttenberg	Security State Bank	1,017	7,736	2,032	10,563	(109)
221	Halbur	Farmers Savings Bank	1,161	1,949	-0-	2,952	(9)
222	Hamburg	Iowa State Bank	1,465	4,223	5,402	10,804	(103)
223	Hampton	Hampton State Bank	1,264	5,093	8,502	15,894	(89)
224	Hanlontown	Citizens Savings Bank	529	1,884	1,034	3,565	(-0-)
225	Harlan	The Shelby County State Bank	2,490	8,200	5,814	26,134	(202)
226	Hartley	Security State Bank	1,291	5,705	1,797	11,424	(134)
227	Hartwick	Hartwick State Bank	312	3,089	-0-	6,035	(37)
228	Hawarden	Farmers State Bank	856	1,294	1,372	18,306	(217)
229	Hawarden	First State Bank	509	4,596	309	5,904	(84)
230	Hawkeye	Citizens Savings Bank	287	3,520	171	4,015	(41)
231	Hayesville	Hayesville Savings Bank	740	3,695	6,469	24,593	(208)
232	Hedrick	Hedrick Savings Bank	588	2,631	1,678	5,484	(59)
233	Hills	Hills Bank and Trust Company	5,842	11,700	15,229	49,907	(394)
234	Holstein	Holstein State Bank	828	2,491	4,027	17,497	(55)
235	Hopkinton	Citizens State Bank	669	3,296	1,404	8,370	(94)
236	Hornick	State Savings Bank	521	700	91	3,130	(31)
237	Hubbard	Security State Bank	536	3,551	2,204	6,711	(52)
238	Hudson	Hudson State Bank	1,624	2,970	1,074	4,706	(48)
239	Hull	Iowa State Bank	904	826	2,291	6,807	(56)
240	Humboldt	Humboldt Trust and Savings Bank	1,514	12,982	4,339	30,201	(297)
241	Ida Grove	First State Bank	728	1,287	139	11,419	(67)
242	Ida Grove	Ida County State Bank	4,307	3,205	2,934	39,018	(195)
243	Independence	Farmers State Savings Bank	2,290	2,638	12,452	32,006	(249)
244	Independence	Security State Bank	1,548	9,665	8,015	18,984	(153)
245	Indianola	Peoples Trust and Savings Bank	5,096	14,703	17,994	54,075	(311)
246	Indianola	Warren County Brenton Bank and Trust	1,278	2,455	3,155	17,738	(92)
247	Inwood	Inwood State Bank	491	1,101	381	2,347	(18)
248	Iowa City	Hawkeye State Bank	1,352	878	1,917	18,292	(169)
249	Iowa City	Iowa State Bank and Trust Company	10,781	23,099	14,265	70,601	(604)
250	Iowa Falls	Citizens State Bank	3,382	4,543	1,800	36,903	(392)
251	Iowa Falls	Iowa Falls State Bank	835	10,474	3,282	12,583	(113)
252	Ireton	Security Savings Bank	491	1,326	680	11,988	(112)
253	Irwin	Farmers Savings Bank	253	1,100	733	6,693	(77)
254	Jefferson	Brenton State Bank of Jefferson	1,663	9,544	6,654	26,103	(148)
255	Jefferson	Home State Bank	1,773	8,756	3,503	35,904	(261)
256	Jesup	Farmers State Bank	1,164	1,695	2,052	16,728	(1)
257	Jewell	Farmers State Bank	1,006	2,997	2,528	14,061	(39)
258	Joice	The Farmers Savings Bank	302	678	873	3,422	(19)
259	Kalona	Farmers Savings Bank	1,608	2,948	2,968	17,944	(89)
260	Kalona	United Central Bank & Trust Co. of Kalona	731	4,181	1,601	15,981	(158)

SHOWING CONDITIONS AS OF JUNE 30, 1981

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Capital (Common amd Preferred)	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
14	-0-	7,200	-0-	45	245	283	1,375	4,977	275	-0-	196
325	411	20,881	-0-	300	450	1,336	2,885	15,434	44	432	197
56	177	9,153	-0-	100	350	687	1,101	6,724	-0-	191	198
211	38	11,937	-0-	150	350	853	1,566	9,018	-0-	-0-	199
2	-0-	6,279	-0-	50	400	277	511	5,041	-0-	-0-	200
56	121	21,318	-0-	200	800	1,170	2,224	16,901	-0-	23	201
117	475	16,951	-0-	300	500	647	1,519	13,545	20	420	202
111	21	16,938	-0-	220	580	561	2,477	12,174	926	-0-	203
298	307	13,375	-0-	200	400	504	1,790	10,263	30	188	204
5	-0-	29,420	-0-	100	700	3,306	5,197	20,065	52	-0-	205
236	243	9,344	-0-	230	230	367	2,044	6,273	51	149	206
324	23	12,094	-0-	120	555	181	2,186	8,772	260	20	207
6	1	11,204	-0-	375	375	572	1,546	8,323	-0-	13	208
46	441	13,363	-0-	100	700	418	1,733	10,118	14	280	209
8	2	3,721	-0-	60	150	271	1,035	2,205	-0-	-0-	210
38	8	11,761	-0-	200	500	393	1,362	9,227	11	68	211
48	5	21,861	-0-	100	400	1,220	3,189	16,920	-0-	32	212
318	-0-	10,494	-0-	113	420	369	1,061	8,528	-0-	3	213
536	588	24,292	-0-	250	1,000	843	3,202	18,487	-0-	510	214
40	12	9,112	-0-	50	450	390	1,003	7,103	100	16	215
245	262	24,188	-0-	240	1,360	1,376	3,488	17,229	100	395	216
434	2	11,292	-0-	120	460	440	1,322	8,937	-0-	13	217
117	818	26,070	-0-	390	860	1,055	3,817	19,330	137	481	218
243	16	25,548	-0-	200	900	1,545	2,624	20,252	-0-	27	219
404	-0-	21,643	-0-	200	600	1,418	3,041	16,384	-0-	-0-	220
16	-0-	6,069	-0-	120	190	311	1,102	4,308	-0-	38	221
17	557	22,365	-0-	200	800	1,272	6,677	12,823	250	343	222
429	697	31,790	-0-	300	1,500	868	3,739	23,936	1,108	339	223
31	129	7,172	-0-	50	250	443	905	5,402	-0-	122	224
416	1,200	44,052	-0-	400	1,400	2,783	5,674	32,742	-0-	1,053	225
365	647	21,095	-0-	200	500	986	2,338	16,514	-0-	557	226
29	-0-	9,428	-0-	75	475	236	1,270	7,360	3	9	227
149	880	22,640	-0-	400	1,000	528	2,100	18,067	5	540	228
202	424	11,860	-0-	150	375	336	1,230	9,621	-0-	148	229
12	-0-	7,964	-0-	50	400	530	998	5,98[illegible]	-0-	-0-	230
252	976	36,517	-0-	600	1,000	2,696	2,338	29,001	-0-	882	231
58	72	10,452	-0-	195	205	589	944	8,419	100	-0-	232
509	2,979	85,772	-0-	1,680	2,570	1,939	7,425	68,802	1,549	1,807	233
93	535	25,416	-0-	300	700	1,690	2,996	19,533	-0-	197	234
321	18	13,984	-0-	70	430	964	2,205	10,313	2	-0-	235
39	163	4,613	75	36	134	122	1,053	3,114	-0-	79	236
68	1	13,019	-0-	100	600	756	1,896	9,652	-0-	15	237
84	17	10,427	-0-	300	300	404	2,010	7,413	-0-	-0-	238
331	19	11,122	-0-	35	465	461	2,857	7,304	-0-	-0-	239
413	1,456	50,608	-0-	800	2,000	1,561	5,875	39,366	165	841	240
391	316	14,213	-0-	180	460	562	2,088	10,530	219	174	241
251	2,719	52,239	137	200	1,000	3,117	5,680	40,352	65	1,688	242
267	1,175	50,579	-0-	1,000	2,000	2,249	7,042	35,898	1,390	1,000	243
113	1,215	39,387	-0-	300	700	2,725	5,615	29,063	-0-	984	244
952	2,359	94,868	-0-	1,500	3,500	4,153	10,172	73,322	719	1,502	245
244	946	25,724	200	390	700	647	3,218	19,353	687	529	246
7	213	4,522	-0-	100	150	210	870	3,124	-0-	68	247
1,238	366	23,874	146	600	470	1,172	4,612	14,218	2,300	356	248
2,364	3,506	124,012	-0-	1,000	4,500	4,339	23,836	81,901	6,448	1,988	249
461	1,908	48,605	-0-	300	1,700	2,072	7,913	33,611	1,667	1,342	250
160	738	27,959	-0-	200	1,100	1,216	3,235	21,709	-0-	499	251
85	1	14,459	-0-	250	575	428	1,692	11,499	-0-	15	252
63	4	8,769	-0-	250	250	210	808	7,051	200	-0-	253
824	1,614	46,254	-0-	500	1,500	1,572	3,072	37,748	898	964	254
237	1,407	51,319	-0-	800	1,500	1,745	4,781	37,953	3,660	880	255
868	804	23,310	-0-	300	550	875	2,411	18,003	776	395	256
238	-0-	20,791	-0-	200	750	490	4,086	14,408	800	57	257
23	28	5,307	-0-	50	275	244	895	3,843	-0-	-0-	258
986	708	27,073	-0-	100	600	1,575	3,636	20,558	-0-	604	259
363	700	23,399	-0-	400	600	1,005	3,056	17,697	235	406	260

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
261	Kanawha	Farmers State Bank	665	1,377	3,476	11,640	(107)
262	Kellogg	Kellogg-Sully Bank and Trust	1,523	4,096	3,482	20,016	(58)
263	Keokuk	Keokuk Savings Bank and Trust Company	2,938	8,555	2,818	23,600	(101)
264	Keokuk	Security State Bank	2,616	7,532	3,844	19,643	(125)
265	Keokuk	The State Central Savings Bank	5,332	11,003	8,124	37,583	(284)
266	Keosauqua	Farmers State Bank	1,057	4,493	3,787	16,274	(185)
267	Keota	Farmers Savings Bank	1,128	2,690	2,192	10,858	(113)
268	Keystone	Keystone Savings Bank	2,139	5,974	1,774	7,142	(40)
269	Kingsley	Kingsley State Bank	1,110	3,297	1,712	17,393	(192)
270	Knoxville	Iowa State Savings Bank	2,291	13,330	4,901	18,105	(108)
271	Lake City	Lake City State Bank	665	3,241	4,442	10,772	(97)
272	Lake Mills	Farmers and Merchants State Bank	1,648	3,655	7,142	12,503	(119)
273	Lake Park	Security State Bank	846	5,731	1,693	7,651	(92)
274	Lake View	Farmers State Bank	818	2,208	307	9,667	(58)
275	Lamoni	State Bank of Lamoni	808	2,083	1,312	8,178	(36)
276	Lansing	Kerndt Brothers Savings Bank	896	6,399	4,240	14,862	(176)
277	La Porte City	La Porte City State Bank	1,458	4,309	2,823	5,537	(75)
278	Larchwood	Security Savings Bank	464	999	1,088	8,771	(50)
279	Latimer	Latimer State Bank	671	4,503	1,859	11,561	(129)
280	Laurens	Laurens State Bank	840	3,992	3,523	19,232	(81)
281	Lawler	State Bank of Lawler	568	5,704	2,883	13,262	(143)
282	LeClaire	LeClaire State Bank	1,501	3,920	577	6,775	(34)
283	Ledyard	State Bank of Ledyard	943	2,975	388	8,723	(51)
284	Leighton	Farmers Savings Bank	448	1,558	1,374	7,654	(21)
285	Le Mars	Le Mars Savings Bank	2,381	9,604	9,195	31,420	(392)
286	Leon	The Decatur County State Bank	1,268	2,700	5,367	19,303	(235)
287	Libertyville	Libertyville Savings Bank	252	4,057	1,918	5,662	(56)
288	Lime Springs	Exchange State Bank	396	2,089	310	3,375	(24)
289	Lisbon	Lisbon Bank and Trust Company	815	3,065	231	3,727	(32)
290	Livermore	Livermore State Bank	524	1,516	20	5,687	(41)
291	Lohrville	Lohrville Savings Bank	503	2,301	923	6,302	(55)
292	Lone Tree	The Farmers and Merchants Savings Bank	1,801	2,299	3,147	18,868	(74)
293	Lowden	American Trust and Savings Bank	732	4,208	2,649	11,048	(99)
294	Luana	Luana Savings Bank	617	5,165	1,915	8,810	(104)
295	Lynnville	First State Bank	464	3,275	517	5,943	(59)
296	Lytton	Lytton Savings Bank	1,228	2,281	180	4,222	(41)
297	Madrid	City State Bank	666	3,249	1,647	9,124	(30)
298	Malvern	Malvern Trust and Savings Bank	597	3,729	1,675	8,951	(38)
299	Manchester	Farmers and Merchants Savings Bank	1,260	5,504	3,029	14,199	(94)
300	Manchester	First State Bank	2,006	5,524	2,892	22,289	(216)
301	Manilla	Manilla State Bank	628	2,306	1,320	5,544	(41)
302	Manly	Manly State Bank	826	6,118	2,432	11,567	(96)
303	Manning	Manning Trust and Savings Bank	366	897	478	5,288	(14)
304	Manson	Manson State Bank	439	4,027	2,146	9,039	(39)
305	Mapleton	First State Bank	1,276	2,537	2,230	12,917	(133)
306	Mapleton	Mapleton Trust and Savings Bank	1,298	3,774	4,982	13,892	(135)
307	Maquoketa	Jackson State Bank and Trust Company	3,459	8,718	10,410	42,943	(286)
308	Maquoketa	Maquoketa State Bank	2,856	6,992	11,037	47,627	(135)
309	Marathon	The Citizens State Bank	1,772	1,700	-0-	2,416	(4)
310	Marcus	The Farmers State Bank	548	6,564	1,707	9,153	(124)
311	Marengo	United Central Bank & Trust Co. of Marengo	1,342	7,054	5,072	17,553	(184)
312	Marion	Farmers State Bank	3,101	15,163	10,820	51,446	(196)
313	Marshalltown	Commercial State Bank	3,154	6,788	7,810	27,417	(298)
314	Marshalltown	Fidelity Brenton Bank and Trust Company	4,247	14,242	10,206	44,744	(287)
315	Marshalltown	Security Savings Bank	5,449	19,053	21,137	60,943	(568)
316	Martelle	Farmers Savings Bank	1,245	2,560	635	3,318	(40)
317	Mason City	American State Bank	982	2,184	4,708	14,126	(138)
318	Mason City	United Cent. Bank & Trust Co. of Mason City	4,488	23,829	8,160	62,624	(692)
319	Massena	Farmers Savings Bank	644	1,399	223	11,082	(54)
320	Maxwell	Maxwell State Bank	275	3,830	150	3,161	(48)
321	Maynard	Maynard Savings Bank	352	3,467	1,250	5,603	(59)
322	McGregor	First State Savings Bank	452	993	257	4,604	(10)
323	Mechanicsville	The Mechanicsville Trust and Savings Bank	944	4,270	2,011	12,026	(64)
324	Mediapolis	Mediapolis Savings Bank	840	10,887	3,057	11,700	(71)
325	Melbourne	Melbourne Savings Bank	631	1,505	4,161	11,220	(41)

SHOWING CONDITICNS AS OF JUNE 30, 1981

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Capital (Common and Pre-ferred)	Surplus	Un-divided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis-counts	Other Liabil-ities	Guide No.
85	663	17,799	150	240	560	508	2,823	13,215	-0-	303	261
703	739	30,501	-0-	200	800	1,289	5,024	22,425	-0-	763	262
525	917	39,252	-0-	900	1,100	791	5,761	30,068	-0-	632	263
371	637	34,518	500	600	600	993	5,786	24,238	1,177	624	264
882	790	63,430	-0-	600	2,800	2,409	16,555	40,042	-0-	1,024	265
102	22	25,550	-0-	500	700	1,089	3,365	19,866	-0-	30	266
236	6	16,997	-0-	360	490	821	2,468	12,858	-0-	-0-	267
68	-0-	17,117	-0-	300	300	973	2,708	12,802	-0-	34	268
115	-0-	23,435	-0-	500	800	1,087	2,494	18,554	-0-	-0-	269
448	882	39,849	-0-	350	1,050	1,465	5,147	31,032	-0-	805	270
169	640	19,832	-0-	200	700	656	2,790	14,797	253	436	271
236	691	25,756	-0-	150	850	1,021	2,613	20,090	550	482	272
97	497	16,423	-0-	210	400	844	1,486	13,089	-0-	394	273
81	303	13,326	-0-	50	575	469	1,485	10,359	76	312	274
76	288	12,709	-0-	200	500	516	3,741	7,508	-0-	244	275
118	563	26,902	-0-	240	720	1,620	2,583	21,078	14	647	276
40	399	14,491	-0-	100	650	491	1,840	11,155	44	211	277
200	-0-	11,472	-0-	300	450	640	1,182	8,855	19	26	278
155	464	19,084	-0-	360	540	383	2,105	15,184	150	362	279
228	14	27,748	-0-	200	1,200	1,232	2,602	22,140	184	190	280
98	629	23,001	-0-	120	830	728	1,550	18,997	323	453	281
179	323	13,241	-0-	150	500	561	1,091	10,726	-0-	213	282
167	2	13,147	-0-	200	300	521	1,318	10,808	-0-	-0-	283
95	37	11,145	-0-	100	600	642	1,292	8,426	-0-	85	284
255	1,005	53,468	-0-	1,200	1,200	4,359	6,150	39,481	-0-	1,078	285
187	906	29,496	-0-	400	400	1,478	4,855	21,696	-0-	667	286
170	3	12,006	-0-	165	335	472	1,292	9,736	-0-	6	287
237	3	6,386	-0-	75	275	247	803	4,886	100	-0-	288
66	254	8,126	-0-	175	175	386	758	6,405	10	217	289
25	37	7,768	-0-	100	200	380	1,173	5,910	5	-0-	290
9	3	9,986	-0-	60	550	997	1,726	6,642	11	-0-	291
452	575	27,068	-0-	585	815	901	2,704	21,521	-0-	542	292
188	51	18,777	-0-	300	800	783	1,687	15,202	5	-0-	293
50	54	16,507	-0-	250	600	682	1,649	13,326	-0-	-0-	294
305	-0-	10,445	-0-	100	500	523	1,288	8,034	-0-	-0-	295
87	315	8,272	-0-	150	350	243	1,012	6,339	-0-	178	296
77	210	14,943	-0-	200	700	820	1,934	11,115	-0-	174	297
242	7	15,163	-0-	200	400	1,465	2,686	10,412	-0-	-0-	298
528	1,029	25,455	-0-	250	1,000	1,261	2,704	19,496	210	534	299
637	895	34,027	-0-	200	1,000	1,924	4,750	24,218	1,328	607	300
182	-0-	9,939	-0-	200	300	480	1,137	7,811	-0-	11	301
183	718	21,748	-0-	350	500	718	2,577	17,279	-0-	324	302
21	505	7,541	-0-	100	250	264	1,020	5,761	100	46	303
125	51	15,788	-0-	100	500	1,172	2,237	11,127	639	13	304
168	587	19,582	-0-	400	400	703	2,383	15,228	-0-	468	305
130	736	24,677	-0-	300	600	1,584	2,574	19,101	-0-	518	306
510	2,214	67,968	365	500	2,000	2,961	5,215	55,005	261	1,661	307
713	1,971	71,061	832	900	1,100	2,742	6,762	56,719	558	1,448	308
146	-0-	6,030	-0-	100	200	571	1,003	4,156	-0-	-0-	309
85	476	18,409	-0-	200	600	942	2,066	14,188	-0-	413	310
129	557	31,523	-0-	600	900	1,072	3,096	25,308	-0-	547	311
1,903	1,785	84,022	250	1,200	1,850	4,023	14,915	60,151	434	1,199	312
1,703	1,037	47,611	-0-	500	1,500	3,088	8,133	32,502	1,025	863	313
1,656	1,856	76,664	-0-	1,200	2,600	1,601	13,102	51,849	5,156	1,156	314
1,751	2,306	110,071	-0-	1,075	2,675	5,786	22,152	75,569	862	1,952	315
55	2	7,775	-0-	100	350	414	676	6,190	7	38	316
600	417	22,879	-0-	300	950	588	3,608	16,865	158	410	317
1,749	2,716	102,874	100	1,575	3,425	2,676	15,778	74,211	3,215	1,894	318
13	28	13,335	-0-	190	410	455	1,327	10,794	-0-	159	319
25	3	7,396	-0-	60	400	224	688	5,874	150	-0-	320
35	-0-	10,648	-0-	240	580	493	1,472	7,863	-0-	-0-	321
30	142	6,468	-0-	80	280	251	1,939	3,913	-0-	5	322
577	27	19,791	-0-	200	800	817	1,874	16,058	-0-	42	323
52	-0-	26,465	-0-	300	1,000	1,476	3,124	20,492	41	31	324
122	548	18,146	-0-	400	600	875	2,465	13,384	-0-	422	325

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
326	Melvin	Melvin Savings Bank	458	2,743	1,297	6,263	(87)
327	Merrill	Farmers State Bank	927	3,788	636	5,509	(60)
328	Miles	Miles Savings Bank	398	3,209	639	9,068	(95)
329	Milford	Dickinson County Savings Bank	875	4,885	1,590	11,569	(68)
330	Mineola	Mineola State Bank	199	1,516	305	3,685	(42)
331	Mingo	The Mingo Trust and Savings Bank	319	1,215	637	5,002	(10)
332	Missouri Valley	Peoples State Bank	441	3,845	3,030	9,169	(115)
333	Mitchellville	Farmers Savings Bank	540	5,390	176	6,673	(44)
334	Mondamin	Mondamin Savings Bank	137	3,114	157	1,479	(19)
335	Monona	Union State Bank	780	3,000	2,701	9,958	(101)
336	Monroe	Monroe State Bank	994	1,852	585	4,152	(28)
337	Montezuma	Montezuma State Bank	626	4,855	2,753	9,722	(39)
338	Montezuma	Peoples Savings Bank	665	2,393	1,182	7,751	(53)
339	Monticello	Monticello State Bank	4,298	27,402	18,576	52,370	(553)
340	Moorhead	Moorhead State Bank	286	1,006	40	3,808	(43)
341	Morning Sun	Iowa State Bank	1,125	3,993	949	10,552	(101)
342	Mt. Auburn	Mt. Auburn Savings Bank	342	2,760	248	3,072	(33)
343	Mount Ayr	Security State Bank	1,097	5,723	4,502	21,958	(107)
344	Mount Ayr	The Tingley State Savings Bank	777	1,221	809	9,038	(78)
345	Mt. Pleasant	Henry County Savings Bank	3,347	8,719	7,143	26,064	(172)
346	Mt. Pleasant	Mt. Pleasant Bank and Trust Company	2,640	2,559	655	24,876	(66)
347	Mt. Vernon	Mt. Vernon Bank and Trust Company	890	5,635	2,719	13,203	(76)
348	Moville	The First Trust and Savings Bank of Moville	625	8,183	1,766	10,374	(95)
349	Muscatine	Central State Bank	10,852	25,798	19,782	45,175	(425)
350	Nashua	First Nashua State Bank	3,213	8,006	2,475	9,770	(108)
351	Neola	Farmers and Merchants State Bank	775	3,264	1,677	9,957	(12)
352	Nevada	State Bank and Trust Company	1,788	6,173	7,134	15,187	(147)
353	New Albin	New Albin Savings Bank	418	3,760	1,094	6,259	(75)
354	New Hampton	Security State Bank	1,087	10,138	3,670	12,529	(122)
355	New Sharon	Taintor Savings Bank	922	2,651	2,363	12,775	(143)
356	Newton	Jasper County Savings Bank	5,495	11,909	21,452	51,933	(519)
357	New Vienna	New Vienna Savings Bank	569	2,990	867	4,690	(53)
358	Nora Springs	First State Bank	1,063	2,248	2,336	8,402	(47)
359	North English	Farmers Savings Bank	450	884	499	6,822	(28)
360	Northwood	Northwood State Bank	919	4,444	3,033	15,687	(188)
361	Norwalk	Norwalk-Cumming State Bank	767	2,187	1,691	6,371	(35)
362	Norway	Benton County Savings Bank	361	1,049	274	8,067	(62)
363	Oakland	Citizens State Bank	677	1,244	4,405	17,086	(83)
364	Oakland	Oakland Savings Bank	1,020	1,099	2,383	16,631	(194)
365	Ocheyedan	Ocheyedan Savings Bank	1,270	1,598	1,815	6,613	(67)
366	Odebolt	Odebolt State Bank	400	6,179	380	2,240	(156)
367	Odebolt	Peoples State Bank	342	800	337	7,021	(60)
368	Oelwein	Oelwein State Bank	1,645	6,956	8,779	28,370	(254)
369	Ogden	City State Bank	1,036	9,673	3,133	10,267	(51)
370	Onawa	Onawa State Bank	1,769	4,194	3,741	28,355	(165)
371	Onslow	Onslow Savings Bank	181	2,429	713	4,173	(31)
372	Orange City	Northwestern Sate Bank of Orange City	2,315	4,028	5,018	34,658	(564)
373	Orange City	Sioux County State Bank	384	2,172	1,581	9,196	(109)
374	Osage	The Home Trust and Savings Bank	1,229	13,215	3,837	12,420	(77)
375	Osceola	Clarke County State Bank	1,831	7,141	5,973	27,780	(76)
376	Osceola	Osceola State Bank and Trust	454	769	-0-	4,952	(5)
377	Oskaloosa	Iowa Trust and Savings Bank	1,915	4,304	6,549	26,623	(292)
378	Oskaloosa	Mahaska State Bank	4,182	8,064	10,299	43,271	(-0-)
379	Ossian	The Ossian State Bank	2,808	1,522	1,944	3,781	(-0-)
380	Ottumwa	South Ottumwa Savings Bank	2,109	16,941	8,458	30,038	(52)
381	Ottumwa	Union Bank and Trust Company	6,977	13,252	28,340	65,247	(693)
382	Oxford	First Trust and Savings Bank	513	1,383	1,644	5,908	(25)
383	Packwood	Farmers Savings Bank	347	879	609	5,533	(71)
384	Palmer	Palmer State Bank	360	4,673	1,216	3,281	(35)
385	Palo	Palo Savings Bank	319	890	1,478	4,129	(36)
386	Panora	Panora State Bank	410	3,545	709	6,077	(21)
387	Parkersburg	Parkersburg State Bank	927	2,242	5,322	16,270	(53)
388	Paton	Community State Bank	341	5,982	397	5,320	(35)
389	Perry	Perry State Bank	2,895	5,687	6,620	36,151	(80)
390	Pella	Marion County State Bank	2,954	10,223	4,091	19,563	(220)

SHOWING CONDITIONS AS OF JUNE 30, 1981

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Capital (Common and Preferred)	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
60	3	10,737	-0-	60	440	1,090	1,612	7,532	-0-	3	326
169	-0-	10,969	-0-	100	500	895	1,830	7,620	-0-	24	327
86	269	13,574	-0-	150	550	470	1,373	9,979	715	337	328
204	757	19,812	-0-	100	700	433	2,158	16,102	-0-	319	329
32	9	5,704	-0-	100	200	174	850	4,380	-0-	-0-	330
316	6	7,485	-0-	120	240	280	962	5,874	-0-	9	331
456	11	16,837	-0-	315	715	664	2,015	12,828	300	-0-	332
444	64	13,243	-0-	200	300	560	2,739	9,257	187	-0-	333
152	-0-	5,020	-0-	70	230	229	840	3,651	-0-	-0-	334
168	52	16,558	-0-	105	595	670	2,282	12,862	44	-0-	335
48	1	7,604	-0-	75	225	617	1,072	5,598	-0-	17	336
43	446	18,406	-0-	120	680	972	2,073	14,220	-0-	341	337
117	14	12,069	-0-	100	400	577	1,927	9,055	-0-	10	338
604	2,794	105,491	-0-	800	1,200	10,852	19,123	69,727	1,839	1,950	339
103	4	5,204	-0-	120	240	334	715	3,795	-0-	-0-	340
76	422	17,016	-0-	100	550	592	2,609	12,298	560	307	341
104	-0-	6,493	-0-	90	210	346	960	4,883	-0-	4	342
149	871	34,193	-0-	400	800	2,039	4,748	25,588	-0-	618	343
427	473	12,667	-0-	160	210	585	1,357	10,162	-0-	193	344
825	929	46,855	-0-	1,000	1,000	1,441	6,509	36,165	-0-	740	345
320	964	31,948	-0-	340	950	1,454	7,610	20,240	742	612	346
337	74	22,782	-0-	400	700	675	3,549	17,420	-0-	38	347
102	5	20,960	-0-	200	800	1,442	3,495	15,022	1	-0-	348
1,045	1,886	104,113	-0-	1,000	2,000	7,519	12,934	77,456	1,231	1,973	349
109	-0-	23,465	-0-	175	475	1,301	2,196	19,318	-0-	-0-	350
104	421	16,186	-0-	300	600	938	2,428	11,551	-0-	369	351
121	782	31,038	-0-	400	1,600	1,902	6,015	20,563	68	490	352
64	-0-	11,520	-0-	100	600	358	1,281	9,181	-0-	-0-	353
198	526	28,026	300	140	560	1,255	3,387	21,863	54	467	354
301	5	18,874	-0-	150	450	1,090	2,256	14,917	-0-	11	355
788	2,263	93,321	-0-	500	2,500	4,053	13,683	69,613	1,606	1,366	356
54	-0-	9,117	-0-	150	250	568	1,221	6,901	27	-0-	357
92	226	14,320	-0-	100	600	469	1,513	11,344	45	249	358
135	-0-	8,762	-0-	80	420	244	1,692	6,313	-0-	13	359
342	756	24,993	-0-	485	815	1,097	3,175	18,683	210	528	360
17	161	11,159	-0-	150	400	803	4,154	5,505	-0-	147	361
30	262	9,981	-0-	170	365	257	1,178	7,471	340	200	362
273	767	24,369	-0-	250	500	1,122	2,558	18,927	450	562	363
355	791	22,085	-0-	160	840	912	2,055	17,699	-0-	419	364
103	6	11,338	-0-	100	500	712	1,452	8,543	-0-	31	365
-0-	-0-	9,043	-0-	100	300	989	1,713	5,941	-0-	-0-	366
169	225	8,834	-0-	300	300	237	914	6,954	-0-	129	367
464	1,337	47,297	-0-	200	1,500	2,060	6,248	36,059	280	950	368
66	3	24,127	-0-	150	1,350	1,186	2,682	18,645	16	98	369
181	1,174	39,249	-0-	900	900	1,760	5,480	28,972	592	645	370
5	1	7,471	-0-	60	340	480	371	6,132	-0-	88	371
332	2,070	47,857	-0-	400	900	2,432	6,225	34,436	2,600	864	372
422	434	14,080	-0-	300	300	493	1,349	11,161	95	382	373
130	793	31,547	-0-	200	500	2,128	3,259	24,615	166	679	374
736	874	44,259	-0-	600	600	2,932	7,805	31,832	-0-	490	375
136	160	6,466	-0-	200	200	155	1,111	4,691	-0-	109	376
730	1,223	41,052	-0-	400	1,100	1,851	5,149	29,043	2,813	696	377
619	1,864	68,299	-0-	500	1,500	3,777	9,795	49,283	2,306	1,138	378
21	-0-	10,076	-0-	70	380	693	1,638	7,295	-0-	-0-	379
396	959	58,849	-0-	800	800	3,187	5,211	47,866	9	976	380
1,747	3,056	117,926	-0-	1,500	1,500	6,484	18,388	86,695	1,484	1,875	381
150	4	9,577	-0-	200	300	735	1,245	7,047	-0-	50	382
208	24	7,529	-0-	50	450	333	1,049	5,642	-0-	5	383
12	1	9,508	-0-	108	392	869	1,267	6,872	-0-	-0-	384
83	135	6,998	-0-	100	275	175	1,117	5,202	-0-	129	385
239	31	10,990	-0-	150	300	542	1,870	8,108	-0-	20	386
186	618	25,512	-0-	450	600	1,682	3,419	18,810	-0-	551	387
48	32	12,085	-0-	150	300	453	754	10,413	2	13	388
200	1,281	52,754	-0-	600	1,900	1,187	5,245	42,463	439	920	389
192	862	37,665	-0-	432	650	2,200	4,691	28,868	88	736	390

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)
391	Persia	Home Savings Bank	192	1,853	-0-	1,788	(20)
392	Peterson	Peterson State Bank	680	4,403	111	2,722	(34)
393	Pierson	Farmers Savings Bank	492	5,453	462	5,696	(61)
394	Pilot Grove	Pilot Grove Savings Bank	1,435	1,036	4,163	15,259	(-0-)
395	Pisgah	Pisgah Savings Bank	254	548	105	4,827	(43)
396	Plainsfield	Farmers State Bank	448	1,547	1,834	6,122	(71)
397	Pleasantville	Pleasantville State Bank	571	5,424	1,062	5,710	(21)
398	Pocahontas	Commercial State Bank	891	2,256	4,325	21,891	(130)
399	Pocahontas	Pocahontas State Bank	1,922	4,243	2,609	10,394	(34)
400	Polk City	Polk City Savings Bank	1,611	2,317	409	4,267	(40)
401	Pomeroy	Pomeroy State Bank	439	2,231	1,043	6,809	(56)
402	Portsmouth	State Bank of Portsmouth	498	4,269	1,361	8,747	(101)
403	Postville	Citizens State Bank	1,253	4,809	2,128	11,094	(131)
404	Postville	Postville State Bank	801	8,723	1,252	7,443	(74)
405	Preston	Farmers Savings Bank	388	2,619	996	6,401	(97)
406	Primghar	Primghar Savings Bank	725	3,585	455	8,075	(26)
407	Princeton	Farmers Savings Bank	349	5,150	109	4,142	(53)
408	Protivin	Bohemian Savings Bank	258	973	72	4,638	(11)
409	Radcliffe	Security State Bank	466	3,423	654	5,269	(-0-)
410	Rake	State Savings Bank	400	1,750	-0-	4,622	(30)
411	Randolph	Randolph State Bank	2,275	3,301	1,463	7,543	(63)
412	Readlyn	Readlyn Savings Bank	662	3,319	1,536	6,386	(57)
413	Red Oak	Houghton State Bank	4,039	2,533	12,338	37,769	(371)
414	Reinbeck	Lincoln Savings Bank	1,573	7,733	7,371	17,494	(225)
415	Remsen	Farmers Savings Bank	1,175	6,718	224	17,622	(109)
416	Remsen	First Trust and Savings Bank	626	5,420	3,018	12,756	(114)
417	Renwick	Renwick Savings Bank	954	3,114	1,144	8,203	(50)
418	Ricketts	Farmers Savings Bank	374	659	6	6,228	(53)
419	Ridgeway	Farmers State Bank	517	4,079	583	3,925	(42)
420	Rippey	Rippey Savings Bank	347	5,745	40	4,023	(20)
421	Riverside	Peoples Trust and Savings Bank	286	1,213	407	6,308	(28)
422	Riverton	The Nishna Valley State Bank	360	581	-0-	4,551	(22)
423	Rock Rapids	Lyon County State Bank	1,203	1,400	4,306	19,318	(169)
424	Rock Rapids	Rock Rapids State Bank	1,308	3,197	4,402	18,216	(105)
425	Rockford	The First State Bank	1,148	1,399	2,299	8,201	(26)
426	Rock Valley	Peoples Bank and Trust	413	2,246	1,151	8,623	(93)
427	Rock Valley	Valley State Bank	1,483	4,692	2,988	21,939	(228)
428	Rockwell	Community State Bank	818	4,483	913	5,364	(60)
429	Rockwell City	Union State Bank	1,523	4,270	1,622	10,659	(84)
430	Roland	Roland State Bank	456	2,990	1,096	4,203	(45)
431	Rolfe	Rolfe State Bank	466	5,082	1,127	9,026	(83)
432	Royal	Home State Bank	798	1,370	1,638	7,027	(94)
433	Rowley	Rowley Savings Bank	753	2,535	396	5,621	(57)
434	Ruthven	Ruthven State Bank	1,025	5,562	952	4,797	(33)
435	Sac City	Citizens Savings Bank	701	3,923	1,993	14,446	(138)
436	Sac City	Sac City State Bank	1,679	8,161	3,300	17,044	(147)
437	St. Ansgar	St. Ansgar State Bank	1,375	11,446	3,263	13,406	(137)
438	Sanborn	Sanborn Savings Bank	1,077	4,963	1,413	7,784	(41)
439	Schaller	State Bank of Schaller	416	1,166	891	7,672	(69)
440	Schleswig	Farmers State Bank	1,123	3,844	1,356	23,067	(234)
441	Scranton	Security Savings Bank	3,667	6,349	1,514	15,067	(81)
442	Sergeant Bluff	Pioneer Valley Savings Bank	1,672	3,400	601	5,783	(54)
443	Seymour	Seymour State Bank	483	3,036	1,166	7,915	(-0-)
444	Sheffield	Sheffield Savings Bank	489	5,305	3,902	8,460	(82)
445	Shelby	Farmers Savings Bank	2,170	1,675	1,323	10,962	(13)
446	Sheldon	Citizens State Bank	1,672	1,199	1,588	18,749	(178)
447	Sheldon	Security State Bank	2,249	2,074	6,925	31,357	(375)
448	Shell Rock	Security State Bank	697	500	598	9,486	(103)
449	Shenandoah	The Security Trust and Savings Bank	1,824	9,000	3,218	12,298	(124)
450	Sibley	Sibley State Bank	2,371	2,400	1,911	18,823	(53)
451	Sidney	Fremont County Savings Bank	613	1,499	4,697	14,875	(135)
452	Sigourney	United Cent. Bank & Trust Co. of Sigourney	1,168	7,223	3,630	14,321	(144)
453	Sigourney	Keokuk County State Bank	638	1,097	2,114	17,705	(111)
454	Sioux Center	American State Bank	1,699	2,497	2,696	36,239	(354)
455	Sioux City	Hawkeye Bank and Trust	1,599	3,266	5,016	13,870	(270)

SHOWING CONDITIONS AS OF JUNE 30, 1981

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Capital (Common and Preferred)	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
9	-0-	3,822	-0-	50	250	228	624	2,669	-0-	1	391
51	12	7,945	-0-	120	220	268	646	6,686	5	-0-	392
73	-0-	12,115	-0-	200	475	382	1,366	9,681	-0-	11	393
340	-0-	22,233	-0-	360	540	1,728	2,448	16,657	500	-0-	394
34	112	5,837	-0-	100	150	323	1,154	4,072	-0-	38	395
90	-0-	9,970	-0-	90	410	490	1,526	7,414	-0-	40	396
85	311	13,142	-0-	200	400	370	1,558	10,159	227	228	397
56	1,403	30,692	-0-	500	1,500	1,662	4,825	20,146	1,041	1,018	398
49	463	19,646	-0-	200	1,000	504	1,846	15,662	7	427	399
98	162	8,824	-0-	156	344	377	907	7,040	-0-	-0-	400
227	10	10,703	-0-	50	550	520	1,337	8,030	150	66	401
93	11	14,878	-0-	100	500	684	2,200	11,382	12	-0-	402
221	40	19,414	-0-	100	600	1,269	2,778	14,351	265	51	403
442	-0-	18,587	-0-	100	600	959	2,112	14,802	14	-0-	404
51	227	10,585	-0-	80	450	470	1,222	8,200	-0-	163	405
62	-0-	12,876	-0-	90	360	420	1,470	10,536	-0-	-0-	406
90	324	10,111	-0-	100	400	306	1,139	7,985	-0-	181	407
-0-	3	5,933	-0-	30	330	371	752	4,441	-0-	9	408
37	4	9,853	-0-	100	325	466	973	7,942	6	41	409
107	14	6,863	-0-	70	280	190	1,172	5,151	-0-	-0-	410
10	-0-	14,529	-0-	120	480	682	2,022	11,197	-0-	28	411
93	-0-	11,939	-0-	150	500	634	1,119	9,536	-0-	-0-	412
199	2,020	58,527	-0-	400	1,600	3,090	9,858	41,002	1,445	1,132	413
292	970	35,208	-0-	800	1,000	950	3,504	28,256	-0-	698	414
19	42	25,691	-0-	600	700	1,042	2,611	20,664	-0-	74	415
57	542	22,305	-0-	300	600	1,172	2,413	17,354	-0-	466	416
74	-0-	13,439	-0-	150	500	615	1,415	10,656	103	-0-	417
35	229	7,478	-0-	120	190	259	435	6,318	-0-	156	418
30	-0-	9,092	-0-	25	475	202	1,198	7,192	-0-	-0-	419
44	-0-	10,179	-0-	100	400	357	936	8,374	-0-	12	420
84	37	8,307	-0-	50	450	250	1,204	6,346	-0-	7	421
97	-0-	5,567	-0-	100	150	155	1,199	3,961	-0-	2	422
521	835	27,414	-0-	500	1,275	546	2,939	21,377	256	521	423
862	886	28,766	-0-	800	800	641	2,914	22,013	870	728	424
100	45	13,166	-0-	120	530	573	2,810	9,118	-0-	15	425
323	423	13,086	-0-	220	480	250	1,242	10,152	400	342	426
480	1,487	32,841	-0-	400	500	1,545	4,345	24,577	487	987	427
74	11	11,603	-0-	50	505	542	1,936	8,542	28	-0-	428
607	45	18,642	-0-	100	750	737	3,592	13,450	-0-	13	429
367	230	9,297	-0-	200	400	293	660	7,543	-0-	201	430
104	-0-	15,722	-0-	200	800	617	3,719	10,386	-0-	-0-	431
60	15	10,814	-0-	200	550	658	1,041	8,363	1	1	432
181	16	9,445	-0-	90	335	448	1,130	7,442	-0-	-0-	433
37	17	12,357	-0-	75	400	680	1,252	9,916	-0-	34	434
135	704	21,764	-0-	200	1,000	560	2,116	15,850	1,861	177	435
350	1,043	31,430	-0-	500	1,200	697	3,863	23,329	1,365	476	436
345	1	29,699	-0-	500	700	983	2,875	24,585	56	-0-	437
142	430	15,768	-0-	225	575	466	1,604	12,449	15	434	438
58	20	10,154	-0-	200	300	863	1,496	7,295	-0-	-0-	439
543	1,211	30,910	-0-	400	600	1,243	1,748	25,866	22	1,031	440
86	476	27,078	-0-	400	600	570	1,319	18,322	5,500	367	441
66	287	11,755	-0-	190	190	479	2,097	8,497	119	183	442
161	238	12,999	-0-	200	250	688	1,447	10,245	-0-	169	443
114	3	18,191	-0-	150	1,150	930	2,838	13,102	-0-	21	444
237	28	16,382	-0-	250	250	1,125	1,466	13,234	-0-	57	445
562	414	24,006	-0-	200	900	687	4,125	17,245	432	417	446
153	1,471	43,854	-0-	255	2,000	2,027	5,496	32,359	946	771	447
142	56	11,376	-0-	50	500	1,111	2,022	7,693	-0-	-0-	448
258	753	27,227	-0-	180	400	2,089	5,257	18,686	-0-	615	449
205	797	26,454	-0-	200	800	1,042	1,987	21,753	38	634	450
65	948	22,562	-0-	250	500	1,192	3,187	15,761	1,200	472	451
290	652	27,140	143	300	950	647	2,748	21,852	-0-	500	452
137	20	21,606	-0-	240	760	731	2,068	17,759	26	22	453
556	1,618	44,951	-0-	670	880	2,112	4,324	35,732	203	1,030	454
294	735	24,510	50	550	350	614	4,312	16,389	2,015	230	455

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)
456	Sioux City	Valley State Bank	895	6,142	633	7,987	(17)
457	Sioux Rapids	First State Bank	1,712	4,214	798	5,746	(107)
458	Slater	South Story Bank and Trust	1,116	3,772	1,005	7,257	(55)
459	Sloan	Sloan State Bank	1,368	673	2,584	7,018	(55)
460	Soldier	Soldier Valley Savings Bank	252	547	362	3,784	(41)
461	Solon	Solon State Bank	433	1,250	2,333	11,147	(108)
462	Somers	Somers Savings Bank	541	4,825	878	7,124	(62)
463	South English	White State Bank	1,476	4,214	1,044	4,466	(-0-)
464	Spencer	Farmers Trust and Savings Bank	4,246	2,790	7,222	30,809	(138)
465	Spillville	Citizens Savings Bank	372	2,589	1,456	5,165	(34)
466	Spirit Lake	First Bank and Trust	1,313	10,049	1,646	13,651	(74)
467	Spirit Lake	The State Bank	1,071	5,659	1,170	5,304	(61)
468	Springville	The Exchange State Bank	874	1,813	872	2,980	(34)
469	Stacyville	Stacyville Savings Bank	404	3,295	801	4,636	(27)
470	Stanhope	Farmers State Bank	474	2,786	426	4,785	(59)
471	Stanton	Security State Bank	321	3,541	419	5,070	(56)
472	Stanwood	Union Trust and Savings Bank	694	2,500	3,432	14,197	(90)
473	State Center	Central State Bank	519	2,960	2,811	14,028	(101)
474	Storm Lake	The Commercial Trust and Savings Bank	3,096	5,285	3,656	20,096	(103)
475	Storm Lake	Security Trust and Savings Bank	2,099	6,094	2,704	17,280	(169)
476	Story City	Randall-Story State Bank	761	1,789	2,862	15,124	(147)
477	Story City	Story County State Bank	1,095	6,392	3,047	17,074	(64)
478	Stratford	The Farmers Savings Bank	832	2,038	1,041	6,540	(13)
479	Strawberry Point	Union Bank and Trust Company	501	2,783	5,019	11,785	(149)
480	Struble	Farmers Savings Bank	86	816	-0-	1,096	(-0-)
481	Stuart	First State Bank	931	4,351	2,215	15,103	(101)
482	Sutherland	Security State Bank	401	4,155	1,351	5,113	(53)
483	Swea City	Swea City State Bank	492	2,839	757	4,799	(56)
484	Swisher	Swisher Trust and Savings Bank	1,966	1,349	1,913	9,579	(36)
485	Tabor	First State Bank	539	3,203	1,019	5,645	(6)
486	Tama	Tama State Bank	719	6,407	4,189	18,497	(100)
487	Teeds Grove	Teeds Grove Savings Bank	520	2,049	698	6,871	(70)
488	Templeton	Templeton Savings Bank	600	2,265	1,284	7,964	(22)
489	Thompson	Peoples State Bank	472	89	12	2,005	(-0-)
490	Thornton	The First State Bank	917	4,453	2,625	11,757	(41)
491	Thurman	Thurman State Bank	373	1,200	281	2,512	(37)
492	Tipton	Tipton State Bank	925	8,619	6,150	18,951	(143)
493	Titonka	Titonka Savings Bank	1,021	9,593	2,167	11,101	(36)
494	Toledo	The State Bank of Toledo	1,511	7,106	7,466	15,791	(93)
495	Traer	Farmers Savings Bank	2,052	8,596	9,579	14,027	(9)
496	Traer	The First Community Bank and Trust	604	3,735	3,945	13,210	(44)
497	Treynor	Treynor State Bank	387	2,167	548	8,789	(59)
489	Tripoli	American Savings Bank	509	5,945	2,106	6,030	(78)
499	Union	Union-Whitten State Savings Bank	1,608	4,854	3,428	4,388	(51)
500	Urbana	Urbana Savings Bank	724	498	893	4,564	(71)
501	Urbandale	Brenton Bank and Trust	1,541	3,860	1,475	13,776	(65)
502	Urbandale	Plaza State Bank	3,496	16,707	7,013	49,979	(295)
503	Ute	Ute State Bank	329	2,226	420	3,350	(34)
504	Van Horne	Van Horne Savings Bank	424	4,710	1,781	4,946	(80)
505	Victor	Farmers Savings Bank	811	5,684	130	8,159	(89)
506	Victor	Victor State Bank	263	1,482	1,237	4,494	(74)
507	Vincent	Farmers Savings Bank	1,365	1,047	347	2,421	(24)
508	Vinton	Brenton Bank and Trust Company of Vinton	831	4,729	3,388	16,658	(99)
509	Vinton	State Bank of Vinton	8,255	4,947	3,373	22,915	(255)
510	Walcott	Walcott Trust and Savings Bank	1,396	3,798	3,905	14,047	(58)
511	Walford	Farmers Savings Bank	789	1,388	1,909	6,615	(74)
512	Walker	Walker State Bank	335	599	745	5,722	(53)
513	Wall Lake	Wall Lake Savings Bank	1,048	8,619	5,925	17,446	(126)
514	Walnut	Walnut State Bank	950	5,885	290	4,387	(32)
515	Wapello	State Bank of Wapello	749	3,851	2,781	12,623	(39)
516	Washington	Washington State Bank	1,322	16,206	5,609	17,311	(119)
517	Waterloo	Peoples Bank and Trust Company	15,058	31,767	10,840	69,867	(563)
518	Waterloo	The Waterloo Savings Bank	14,649	22,480	25,476	71,342	(640)
519	Watkins	The Watkins Savings Bank	374	1,129	797	5,603	(15)
520	Waukon	Farmers and Merchants Savings Bank	957	2,923	6,435	15,421	(108)

SHOWING CONDITIONS AS OF JUNE 30, 1981

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Capital (Common and Preferred)	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
346	298	16,284	-0-	150	350	713	2,641	12,198	-0-	232	456
5	-0-	12,368	-0-	75	400	739	1,515	9,635	4	-0-	457
49	13	13,157	-0-	200	500	477	2,005	9,962	-0-	13	458
103	282	11,973	-0-	300	450	311	1,551	9,119	19	223	459
31	4	4,939	-0-	60	300	222	794	3,563	-0-	-0-	460
188	4	15,247	-0-	100	700	1,237	2,961	10,027	222	-0-	461
65	24	13,395	-0-	400	400	407	1,580	10,586	-0-	22	462
145	58	11,403	-0-	50	450	404	1,545	8,954	-0-	-0-	463
591	1,858	47,378	-0-	400	1,100	3,087	5,913	35,453	806	619	464
127	2	9,677	-0-	45	255	537	1,500	7,340	-0-	-0-	465
200	711	27,496	-0-	200	1,100	1,168	4,271	20,198	50	509	466
45	1	13,189	-0-	200	250	873	2,663	9,203	-0-	-0-	467
26	6	6,537	-0-	50	350	269	340	5,478	3	47	468
79	-0-	9,188	-0-	100	500	553	1,540	6,463	-0-	32	469
111	-0-	8,523	-0-	100	400	512	941	6,564	-0-	6	470
33	4	9,332	-0-	100	400	403	1,102	7,273	53	1	471
257	10	21,000	-0-	200	700	1,063	2,670	16,367	-0-	-0-	472
149	-0-	20,366	-0-	300	1,300	887	2,313	13,751	1,791	24	473
183	769	32,982	-0-	400	1,100	1,265	4,697	24,864	-0-	656	474
103	651	28,762	-0-	150	1,350	1,026	5,130	20,695	-0-	411	475
274	666	21,329	-0-	400	700	594	3,268	15,380	316	671	476
330	22	27,896	-0-	400	1,300	580	2,803	22,103	650	60	477
74	2	10,514	-0-	120	380	454	1,199	8,037	305	19	478
637	539	21,115	-0-	200	900	1,363	2,265	15,940	-0-	447	479
-0-	-0-	1,998	-0-	25	150	161	198	1,464	-0-	-0-	480
190	46	22,735	-0-	200	800	1,002	2,464	18,218	-0-	51	481
57	-0-	11,024	-0-	200	300	482	2,177	7,699	150	16	482
52	96	8,979	-0-	100	400	263	1,290	6,926	-0-	-0-	483
145	97	15,013	-0-	180	200	1,018	1,863	11,738	-0-	14	484
44	3	10,447	-0-	45	405	540	1,419	8,008	9	21	485
1,126	1,583	32,421	625	600	1,000	1,243	4,099	22,376	1,980	498	486
40	6	10,114	-0-	150	350	320	1,193	8,101	-0-	-0-	487
79	78	12,248	-0-	150	375	563	2,163	8,958	-0-	39	488
43	2	2,623	-0-	50	130	125	1,497	821	-0-	-0-	489
163	607	20,481	-0-	300	700	642	1,871	15,979	600	389	490
188	2	4,519	-0-	75	175	372	914	2,983	-0-	-0-	491
293	800	35,595	-0-	600	1,200	1,471	2,387	29,209	-0-	728	492
70	14	23,930	-0-	120	1,080	855	2,296	19,535	-0-	44	493
452	923	33,156	-0-	480	770	1,846	4,350	25,126	13	571	494
447	1,117	35,809	-0-	450	1,550	1,252	2,497	29,120	223	717	495
222	527	22,199	70	350	850	534	1,528	18,342	6	519	496
59	229	12,120	-0-	100	400	589	2,060	8,961	10	-0-	497
53	11	14,576	-0-	200	300	1,099	1,585	11,387	-0-	5	498
95	486	14,808	-0-	300	500	761	1,899	11,014	16	318	499
61	4	6,673	-0-	80	170	618	1,358	4,447	-0-	-0-	500
220	493	21,300	175	500	416	350	3,138	15,621	874	226	501
840	1,822	79,562	647	1,069	1,216	2,358	11,450	56,618	5,094	1,110	502
156	-0-	6,447	-0-	100	250	518	1,011	4,568	-0-	-0-	503
67	415	12,263	-0-	120	480	752	782	9,495	375	259	504
109	-0-	14,804	-0-	300	600	583	1,670	11,651	-0-	-0-	505
21	12	7,435	-0-	60	490	216	1,025	5,644	-0-	-0-	506
30	11	5,197	-0-	120	200	513	574	3,790	-0-	-0-	507
278	784	26,569	200	750	750	311	2,811	20,343	1,039	365	508
208	1,176	40,619	-0-	520	980	2,798	5,466	30,013	17	825	509
90	171	23,349	-0-	200	1,200	1,381	2,574	17,939	55	-0-	510
36	1	10,664	-0-	75	500	490	1,153	8,408	18	20	511
196	6	7,550	-0-	100	350	217	1,128	5,755	-0-	-0-	512
200	785	33,897	-0-	750	1,250	1,826	3,276	22,003	4,187	605	513
14	1	11,495	-0-	100	500	512	1,097	9,252	-0-	34	514
121	11	20,097	-0-	300	500	1,040	2,684	15,486	-0-	87	515
197	726	41,252	-0-	800	800	1,900	5,210	31,612	-0-	930	516
2,178	2,210	131,357	-0-	600	3,500	5,583	20,096	86,929	12,208	2,441	517
2,794	1,919	138,020	-0-	2,800	2,800	7,545	23,744	90,543	8,756	1,832	518
106	-0-	7,994	-0-	150	300	436	1,112	5,989	-0-	7	519
81	876	26,585	-0-	100	1,400	922	2,896	20,636	-0-	631	520

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)
521	Waukon	Waukon State Bank	1,762	4,883	9,342	22,960	(223)
522	Waverly	State Bank of Waverly	2,320	7,303	6,974	25,407	(93)
523	Wayland	Wayland State Bank	354	2,502	784	6,255	(79)
524	Webb	Citizens State Bank	181	2,622	781	3,716	(45)
525	Webster City	First State Bank	2,692	6,721	5,562	18,413	(146)
526	Wellman	Wellman Savings Bank	483	4,921	768	7,048	(43)
527	Wellsburg	Peoples Savings Bank	1,210	4,963	2,314	11,681	(132)
528	Wesley	Exchange State Bank	436	4,693	1,570	6,600	(49)
529	West Bend	Iowa State Bank	1,163	874	2,302	12,444	(142)
530	West Branch	West Branch State Bank	733	4,015	5,436	13,987	(66)
531	West Burlington	West Burlington Savings Bank	1,399	7,247	1,769	6,342	(29)
532	West Chester	West Chester Savings Bank	295	5,523	130	3,395	(43)
533	West Des Moines	West Des Moines State Bank	9,389	14,007	17,875	62,691	(582)
534	West Liberty	West Liberty State Bank	1,845	10,122	3,828	14,588	(127)
535	West Union	Farmers Savings Bank	1,486	3,383	1,477	9,483	(102)
536	Westside	Westside State Savings Bank	714	1,549	104	7,531	(79)
537	Wever	Farmers Savings Bank	865	3,033	925	5,386	(67)
538	What Cheer	First State Bank of What Cheer	397	4,563	460	1,975	(-0-)
539	Wheatland	First Trust and Savings Bank	1,199	3,288	2,129	16,590	(35)
540	Whiting	Community State Bank	212	1,390	25	3,125	(49)
541	Whittemore	Farmers State Bank	701	2,626	927	5,907	(46)
542	Williams	Williams Savings Bank	506	2,580	1,296	6,750	(35)
543	Williamsburg	Farmers Trust and Savings Bank	1,549	6,527	3,956	20,570	(101)
544	Williamsburg	Security Savings Bank	728	1,700	2,000	12,803	(90)
545	Wilton	Wilton Savings Bank	2,078	6,171	6,039	15,307	(57)
546	Winfield	Peoples State Bank	1,702	2,249	231	5,447	(23)
547	Winterset	Farmers and Merchants State Bank	1,210	6,396	6,180	17,862	(124)
548	Winterset	Union State Bank	2,033	1,594	4,200	33,751	(106)
549	Winthrop	Peoples State Bank	416	3,243	2,659	4,176	(50)
550	Worthington	State Bank of Worthington	302	2,361	782	4,948	(67)
551	Wyoming	Citizens State Bank	858	6,932	3,237	14,307	(138)
552	Yale	Farmers State Bank	378	3,988	791	6,619	(25)
553	Zearing	Tri-County State Bank	257	1,436	765	5,035	(31)

SHOWING CONDITIONS AS OF JUNE, 30, 1981

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Capital (Common and Pre-ferred)	Surplus	Un-divided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis-counts	Other Liabil-ities	Guide No.
395	1,105	40,224	-0-	350	1,900	1,091	4,782	30,863	550	688	521
750	810	43,471	-0-	400	1,200	2,485	6,676	31,571	550	589	522
249	-0-	10,065	-0-	100	600	283	1,899	7,183	-0-	-0-	523
81	50	7,386	-0-	30	370	236	706	5,962	20	62	524
893	909	35,044	-0-	600	900	1,153	7,103	24,636	-0-	652	525
70	38	13,285	-0-	115	385	567	1,768	10,424	-0-	26	526
77	47	20,160	-0-	250	650	1,339	2,323	15,598	-0-	-0-	527
73	357	13,680	-0-	180	320	998	1,316	9,534	1,108	224	528
52	6	16,699	-0-	300	600	626	1,980	13,176	17	-0-	529
380	-0-	24,485	-0-	200	1,100	2,170	2,767	18,191	18	39	530
168	473	17,369	-0-	100	400	1,142	2,564	12,932	-0-	231	531
33	-0-	9,333	-0-	150	400	325	1,062	7,396	-0-	-0-	532
284	1,885	105,549	-0-	2,880	1,440	4,431	25,926	64,000	5,548	1,324	533
1,052	799	32,107	-0-	200	1,000	1,366	3,826	24,543	591	581	534
134	347	16,208	150	210	290	666	2,086	12,485	-0-	321	535
55	-0-	9,874	-0-	150	300	496	1,700	7,214	-0-	14	536
73	28	10,243	-0-	100	400	545	1,177	8,021	-0-	-0-	537
53	7	7,455	-0-	50	175	713	1,289	5,228	-0-	-0-	538
79	676	23,926	-0-	300	700	1,078	2,397	18,751	-0-	700	539
117	-0-	4,820	-0-	90	260	142	1,035	3,293	-0-	-0-	540
71	-0-	10,186	-0-	100	400	711	1,993	6,982	-0-	-0-	541
59	11	11,167	-0-	100	650	435	1,537	8,421	-0-	24	542
463	883	33,847	-0-	425	875	1,185	4,085	26,503	-0-	774	543
92	515	17,748	-0-	150	600	640	2,096	13,861	-0-	401	544
338	673	30,549	-0-	800	800	505	3,058	23,937	838	611	545
98	-0-	9,704	-0-	200	225	417	1,040	7,811	-0-	11	546
487	726	32,737	-0-	400	800	1,765	3,252	25,704	228	588	547
656	1,523	43,651	-0-	400	1,600	2,056	4,927	33,671	-0-	997	548
43	6	10,493	-0-	100	500	467	965	8,427	-0-	34	549
39	30	8,395	-0-	300	300	347	818	6,600	-0-	30	550
209	25	25,430	-0-	400	1,100	988	2,011	20,861	9	61	551
74	55	11,880	-0-	240	280	514	1,302	9,533	-0-	11	552
31	98	7,591	-0-	75	325	280	1,165	5,726	20	-0-	553

ANNUAL REPORT

OF THE SUPERINTENDENT OF BANKING
DEPARTMENT OF BANKING
STATE OF IOWA

Annual Report of the Small Loan Licenses

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1980 by the two hundred and sixty one licensees engaged in business of making loans of two thousand dollars or less pursuant to Chapters 536 and 537 Code of Iowa. Nine licenses were issued during the calendar year 1980, three of which were new licenses and six were replacement of existing licenses. There were no denials.

The Annual Report of the Chattel Loan Companies to the Superintendent of Banking has been changed to conform with recommendations made by the National Association of Consumer Credit Administrators and the National Consumer Finance Association. The differences in reporting requirements should be taken with consideration before attempting to make comparisons between the year's report and previous reports.

BALANCE SHEET

ASSETS

Cash:		
(a) On hand in banks	$ 2,390,346	
(b) Compensating balance	877,208	
Short term investments		$ 10,177,139
Loans receivable:		
(a) Gross receivables	389,307,781	
(b) Less unearned	(125,717,836)	
(c) Total net loans receivable	263,589,945	
(d) Less reserve for bad debts	(7,606,549)	
(e) Adjusted net receivables		255,983,396
Total liquid and earning assets		269,428,089
Inter-company loans		
Investments in affiliates		7,161,785
Other investments		338,575
Furniture, fixtures, equipment		516,166
and vehicles (less depreciation)		
Building & land (less depreciation)		2,144,902
Repossessed property		1,828,133
Prepaid expenses & deferred charges		449,238
Other assets		786,556
		1,523,809
Total assets		$284,177,253

LIABILITIES

Short term borrowings		$159,000,681
Long term borrowings		42,691,092
Reserves:		
(a) Dealer reserve	$ 531,870	
(b) License and taxes	1,021,338	
(c) Other reserves	433,464	1,986,672
Dividends Payable		8,357
Other Liabilities		3,450,828
Total Liabilities		207,137,630
Net worth or shareholders equity		
Net worth (if individual or partnership)		306,072
Capital stock:		
(a) Preferred	1,625,398	
(b) Common	11,201,002	
(c) Less treasury stock	(256,110)	12,570,290
Paid in surplus		44,322,691
Retained earnings		19,840,570
Total shareholders equity		76,733,551
Total liabilities & net worth or equity		$284,177,253

INCOME

	Income per Month per Account	Small Loan	Industrial	Retail	Other	Total
Charges collected and / or earned	$11.93	$7,497,706	$53,576,722	$ 5,098,073	$ 593,668	$ 66,766,169
Other income						
a) Service Charge			291,134			291,134
b) Late & deferment charges	.22	137,485	1,274,691	126,560		1,538,736
c) Other					2,220,330	2,220,330
Total Operating Income	$12.15	$7,635,191	$55,142,547	$ 5,224,633	$2,813,998	$70,816,369

EXPENSES

Advertising	$ .28	$ 175,855	$ 665,470	$ 194,721	$ 20,086	$ 1,056,132
Auditing	.03	29,375	111,345	30,386	7,368	178,474
Bad debts						
a) Charge off	1.26	791,658	4,447,805	367,531	7,453	5,614,447
b) Deduct collections on charge off	(.49)	(310,336)	(693,065)	(79,767)	(11,877)	(1,095,045)
c) Additions to reserve for bad debt	1.33	833,530	2,773,920	364,818	79,546	4,051,814
Depreciation and amortization	.13	84,021	335,051	92,789	228,343	740,204
Insurance and fidelity bonds	.09	58,714	195,863	58,629	15,032	328,238
Legal fees and disbursements	.12	73,506	281,030	72,580	5,844	432,960
Postage, printing, stationery & supplies	.32	202,932	772,902	252,670	16,925	1,245,429
Rent, janitorial services and utilities	.56	356,678	1,265,365	405,239	26,407	2,053,689
Salaries of officers, owners and partners	.18	118,534	483,771	103,943	61,374	767,622
Salaries of all other employees	2.76	1,736,612	6,372,256	2,190,719	134,869	10,434,456
Taxes (other than on income)	.16	98,552	374,045	102,058	11,863	586,518
License fees	.03	15,925	41,153	10,930	700	68,708
Telephone and telegraph	.33	207,580	740,390	252,004	10,563	1,210,537
Travel, auto expense and allowance	.19	122,037	394,652	138,123	9,985	664,797
Supervision and administration	1.13	708,133	3,059,242	952,383	33,903	4,753,661
Other expenses						
a)	.40	251,174	1,203,828	351,279	15,292	1,821,573
b)	.49	305,937	1,336,932	458,071	38,455	2,139,395
Interest paid on borrowed funds	4.50	2,828,104	23,581,072	4,086,713	360,226	30,856,115
Total expenses before income	13.82	8,688,521	47,743,027	10,405,819	1,072,357	67,909,724
Income before income taxes	(1.67)	(1,053,330)	7,399,520	(5,181,186)	1,741,641	2,906,645
Income taxes						
a) State	(.02)	(15,025)	319,193	(23,758)	91,152	371,562
b) Federal	(.20)	(125,884)	1,989,627	(832,477)	324,471	1,355,737
Total Expenses	13.60	8,547,612	50,051,847	9,549,584	1,487,980	69,637,023
NET EARNINGS	$(1.45)	$(912,421)	$ 5,090,700	$(4,324,951)	$1,326,018	$ 1,179,346

REGULATED LOAN BUSINESS PROFIT PERCENTAGES

Date of Return	
Average net receivables outstanding	$28,011,946
Net income	(912,421)
Rate of return	(3.26%)
Analysis of Charges on Loans:	
Charges collected and / or earned	$ 7,497,706
Average monthly rate collected	2.23%
Analysis of Expense Per Account:	
Average number of accounts outstanding	48,379
Total Expenses	$ 8,547,612
Average monthly expense per account	$ 14.72

ANALYSIS OF REGULATED BUSINESS ACTIVITY

	Number	Amount
Loans outstanding at beginning of year	46,325	$23,970,868
Loans made during year	46,933	39,690,692
Loan balances purchased during year	6,914	8,832,129
Total	100,172	$72,493,689
Loan balances charged off during year	2,846	1,338,341
Loan balances sold during year	2,115	1,253,510
Loans outstanding at end of year	52,388	33,322,899
Total	57,349	$35,914,750
Collection of principal during the year	42,823	$36,578,939

REGULATED LOAN BUSINESS — LEGAL ACTION

	Number	Small Loan Amount Due
Suits for recovery:		
(a) Suits instituted during period	#860	$559,639
(b) Suits settled before judgment during period	132	76,692
Possession of chattels obtained by licensee:		
(a) Household goods	#454	$407,089
(b) Automobiles	124	121,526
(c) Other chattels and property	44	27,978
Sales of chattles by licensee:		
(a) Number	#111	$ 72,434
(b) Amount due		20,220
(c) Amount collected		

CLASSIFICATION OF LOANS MADE BY SIZE

	Number	Percent	Principal	Percent
$1 to 500	11,197	23.86	3,517,981	8.86
501 to 1,200	26,264	55.96	21,231,507	53.49
1,201 to 2,000	9,472	20.18	14,941,204	37.65
Total	46,933	100.00%	39,690,692	100.00%

CLASSIFICATION OF LOANS MADE BY SECURITY

	Number	Percent	Principal	Percent
Household goods	17,476	37.24	17,117,727	43.13
Automobiles	4,426	9.43	4,407,775	11.10
Household goods & automobiles	3,506	7.47	4,185,743	10.55
Unsecured	15,939	33.96	10,018,444	25.24
Comaker endorsed or guaranteed	1,010	2.15	708,048	1.78
Other	4,576	9.75	3,252,955	8.20
Total	46,933	100.00%	39,690,692	100.00%

LOAN COMPANIES BY SIZE IN IOWA

	#Offices		#Accounts			
A	21	8.04%	o to 25	599	$ 275,095	.83%
B	25	9.58	26 to 50	1,714	1,257,475	3.77
C	70	26.82	51 to 100	7,552	4,448,748	13.35
D	54	20.69	101 to 150	8,855	5,221,789	15.67
E	38	14.56	151 to 200	9,445	5,836,708	17.52
F	19	7.28	201 to 250	6,338	3,727,231	11.18
G	18	6.90	251 to 300	7,324	4,189,014	12.57
H	9	3.45	301 to 400	4,204	3,166,625	9.50
I	4	1.53	401 to 500	2,000	1,748,335	5.25
J	3	1.15	501 & over	4,357	3,451,879	10.36
Total	261	100.00%		#52,388	$33,322,899	100.00%

SUPPLEMENT INSURANCE REPORT

Loans Made During Year:	
(a) Number	# 46,933
(b) Amount	$53,892,984

	CREDIT LIFE INSURANCE	CREDIT HEALTH & ACCIDENT	OTHER INSURANCE
Insured Loans Made During Year:			
(a) Number	# 39,307	# 34,496	# 6,650
(b) Amount	$39,371,512	$35,014,112	$7,361,300
Premiums:			
(a) Amount of Premiums collected from Borrowers	$ 1,464,132	$ 2,528,049	$ 743,195
(b) Less Premiums Refunded for Prepayment of Account	451,580	795,844	249,264
(c) Net Premiums Collected from Borrowers	1,012,552	1,732,205	493,931
Claims Paid:			
(a) Number of Claims Paid	# 178	# 5,070	# 102
(b) Amount of Claims Paid	$ 28,599	$ 912,216	$ 63,782
Commissions:			
(a) Commissions Received on Premiums Collected	$ 783,545	$ 252,763	$ 134,115
(b) Less Portion of Commissions Received By Licensee but subsequently paid to others	29,902	27,323	32,454
(c) Experience dividends received	26,602	26,321	
(d) Net amount retained	780,245	251,761	101,661
(e) Less income taxes on net amount retained	198,260	91,913	25,046
(f) Net amount retained after deducting income tax	$ 581,985	$ 159,848	$ 76,615

SMALL LOAN COMPANIES
MONEY ORDER COMPANIES
DEBT MANAGEMENT COMPANIES
AS OF
DECEMBER 31, 1980

ALGONA

Avco Financial Services, Inc., 201 East State Street
DialPlan Financial Services, Inc., 308 East State Street
North Iowa Financial, 101 North Hall

AMES

Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit, Inc., 201 Main Street

ATLANTIC

Avco Financial Services, Inc., 512 Chestnut Street

AUDUBON

A.B.C. Credit Corporation, 405 South Park Place
Monahan Loan Service, Inc., 403 South Park Place

BETTENDORF

DialPlan Financial Services, Inc., 2308 Spruce Hills Drive

BOONE

Avco Financial Services, Inc., 724 Eighth Street
Kinney Finance Co., Inc., 711 Allen Street

BURLINGTON

Associates Financial Services Company of Iowa, Inc. 415 Jefferson Street
Avco Financial Services, Inc., 324 North 3rd Street
Beneficial Finance Co. of Iowa, 607 Jefferson Street
Crown Finance Corporation, 509 Jefferson Street
Household Finance Corporation, 510 Jefferson Street
Postal Thrift Loans, Inc., 210 North Fourth
The Money Shops of Iowa, Inc., Fairway Shopping Center

CARROLL

DialPlan Financial Services, Inc., 512 North Court Street
Personal Lenders, Inc., 205 West 4th Street

CEDAR FALLS

CrediThrift of America, Inc., 214 Main Street
Thorp Credit, Inc., 4618 University Avenue

CEDAR RAPIDS

Avco Financial Services, Inc., 4646 First Avenue N.E.
Beneficial Finance Co. of Iowa, 3234 Center Point Road N.E.
C.I.T. Financial Services, Inc., 208 Collins Road N.E.
DialPlan Financial Services, Inc., 113 Third Avenue S.E.
FinanceAmerica, 22 Wilson Avenue
General Finance Corporation of Iowa, 1271 First Avenue S.E.
Household Finance Corporation, 112-2nd Street S.E.
Liberty Loan Corporation, 305-2nd Street S.E.
O'Dea Finance Company, 1334 First Avenue N.E.
The Money Shops of Iowa, Inc., 1117 1st Avenue S.E.
Thorp Credit, Inc., 117 First Avenue S.E.
Thorp Credit, Inc., 235 Edgewood Road N.W.
Thorp Credit, Inc., 3950 Center Point Road N.E.

CENTERVILLE

Avco Financial Services, Inc., 301 North 13th Street
Thorp Credit Inc., 100 West Jackson

CHARITON

Associates Financial Services Company of Iowa, Inc., 113 South Grand

CHARLES CITY

Avco Financial Services, Inc., 233 Cedar Mall
The Money Shops of Iowa, Inc., 627 North Main
Thorp Credit, Inc., 304 North Main

CHEROKEE

Avco Financial Services, Inc., 227 West Main
Thorp Credit, Inc., 318 East Main

CLARINDA

Avco Financial Services, Inc., 113-A North 15th Street

CLARION

Wright County Acceptance Corporation, 104 North Main

CLINTON

Associates Financial Services Company of Iowa, Inc., 343-5th Avenue South
Avco Financial Services, Inc., 312 Second Street
Beneficial Finance Co., 500 South Second Street
C.I.T. Financial Services, Inc., 300 North 2nd Street
DialPlan Financial Services, Inc., 413 South Second Street
General Finance Corporation of Iowa, 415 South Third Street
Household Finance Corporation, 20½ 5th Avenue South
Postal Thrift Loans, Inc., 318 South Second Street
The Money Shops of Iowa, Inc., 205 Comanche

CLIVE

Postal Thrift Loans, Inc., 9741 University Avenue

COUNCIL BLUFFS

Associates Financial Services Company of Iowa, Inc., 255 West Broadway
Avco Financial Services, Inc., 401 West Broadway
Avco Financial Services, Inc., 2119 West Broadway
Beneficial Finance Co. of Iowa, 2201 West Broadway
C.I.T. Financial Services, Inc., 2709 West Broadway
DialPlan Financial Services, Inc., 1924 West Broadway
General Finance Corporation of Iowa, 2223 West Broadway
Household Finance Corporation, 33 South Main
Local Loan Co. of C.B., 10 South 19th Street
Postal Thrift Loans, Inc., 362 Midland Mall
Richardson's Loan Service, 509½ South Main
The Money Shops of Iowa, Inc., 28 Pearl

CRESTON

Associates Financial Service Company of Iowa, Inc., 200 North Pine Street
Avco Financial Services, Inc., 103 North Elm
O'Dea Finance Company, 215 North Maple

DAVENPORT

Associates Financial Services Company of Iowa, 314 Main St.
Avco Financial Services, Inc., 4211 Ripley
Beneficial Finance Co. of Iowa, 103 East Second
Beneficial Finance Co. of Iowa, 1635 West Locust Street
Budget Consultants & Financial Services, 1414 West Locust St.
C.I.T. Financial Services, Inc., 1706 Brady
DialPlan Financial Services, Inc., 710 East Kimberly Road
General Finance Corporation of Iowa, 315 West Third Street
Heights Finance Corporation, 2906 West Central Park
Household Finance Corporation, 240 West Third Street
Lloyd's Plan, Inc., 3717 Brady
Postal Thrift Loans, Inc., 616 East Kimberly Road
The Money Shops of Iowa, Inc., 901 East Kimberly Road

DECORAH

Beneficial Finance Co. of Iowa, 202 West Water Street
Thorp Credit, Inc., 209 West Water Street

DENISON

Avco Financial Services, Inc., 24 North Main

DES MOINES

Associates Financial Services Company of Iowa, Inc., 1321 East Euclid Avenue
Avco Financial Services, Inc., 2719 Douglas
Avco Financial Services, Inc., 5914 S.E. 14th
Beneficial Finance Co. of Iowa, 606 Grand
Beneficial Finance Co. of Iowa, 4806 S.W. 9th
Cash Credit Corporation, 514 East Euclid Avenue
Cash Credit Corporation, 3839 Merle Hay Road
C.I.T. Financial Services, Inc., 6101 S.W. 9th
DialPlan Financial Services, Inc., 619 Grand
DialPlan Financial Services, Inc., 911 Locust
DialPlan Financial Services, Inc., 100 East Euclid Avenue
DialPlan Financial Services, Inc., 101 Merle Hay Tower
DialPlan Financial Services, Inc., 1300 East Army Post Road
Dial Finance Company, 340 S.W. Eighth Street
FinanceAmerica Corporation, 1013 Locust

General Finance Corporation of Iowa, 805 Grand
Globe Loan Company (Inactive License)
Heights Finance Corporation, 1300 Grand
Heights Finance Corporation, 435 East Grand
Household Finance Corporation, 4347-C Merle Hay Road
Household Finance Corporation, 4026 Fleur Drive
Iowa Beneficial Finance, Inc., 4522 Douglas
Iowa Refinance Company, 1414 Grand
O'Dea Finance Company, 1117 Locust
Peoples Finance Company, 1028 Grand
Peoples Finance Company, 2901 Douglas
Peoples Finance Company, 3136 S.W. 9th
Postal Thrift Loans, Inc., 4730 S.W. 9th
Postal Thrift Loans, Inc., 418 Ninth
Postal Thrift Loans, Inc., 3839 Merle Hay Road
Star Loan Company, 4204 S.W. 9th
The Money Shops of Iowa, Inc., 425 Grand
The Money Shops of Iowa, Inc., 3520 Beaver Avenue
Thorp Credit, Inc., 3605 S.E. 14th
Thorp Credit, Inc., 4630 Merle Hay Road
Town Finance Company of Des Moines, 1301 East Euclid
Town Finance Company, 2806 Ingersoll Ave.

DUBUQUE

Associates Financial Services Company of Iowa, Inc., 3430 Dodge
Beneficial Finance Co. of Iowa, 880 Locust
DialPlan Financial Services, Inc., 2600 Dodge
Fireside Credit, Inc., 2376 Central Avenue
General Finance Corporation of Iowa, 3416 Pennsylvania
Household Finance Corporation, 915 Main
Liberty Loan Corporation, 9th & Main
Peoples Finance Company, 1112 Iowa Street
The Money Shops of Iowa, Inc., 1487 Central
Thorp Credit, Inc., 1950 Kennedy
Tri-State Loan Co., 290 Nesler Centre

ESTHERVILLE

Avco Financial Services, Inc., 21 South 6th Street
Thorp Credit, Inc., 624 Central Avenue

FAIRFIELD

The Money Shops of Iowa, Inc., 52 East Burlington

FOREST CITY

Thompson Credit Company, 121 School

FORT DODGE

Associates Financial Services Company of Iowa, Inc., 10 North Tenth Street
Avco Financial Services, Inc., 1009 Central Avenue
Beneficial Finance Co. of Iowa, 1014 Central Avenue
C.I.T. Financial Services, Inc., 15 North 12th
DialPlan Financial Services Inc., 1222 A Central Avenue
Heights Finance Corporation, 923 Central Avenue
Household Finance Corporation, 919 Central Avenue
The Money Shops of Iowa, Inc., 2 Wood Plaza
Thorp Credit Inc., 2415 Fifth Avenue South

FORT MADISON

Associates Financial Services Company of Iowa, Inc., 825 Avenue G
Avco Financial Services, Inc., 603 Avenue G
Central States Investment Co., 701 Avenue G
Fort Madison Security Company, 615 Eighth

GLENWOOD

Midwest Loan Company, 416 First Street

GRINNELL

Avco Financial Services, Inc., 817 Fourth

HUMBOLDT

Beneficial Finance Co. of Iowa, 411-13th Street North

INDIANOLA

Avco Financial Services, Inc., 212 West Salem

IOWA CITY

Associates Financial Services Company of Iowa, Inc., 1818 Lower Muscatine Road
Budget Acceptance Plan, Inc., 2 East Benton
C.I.T. Financial Services, Inc., 401 Kirkwood Avenue
Globe Loan Company, 1214 South Gilbert
Household Finance Corporation, 1851 Lower Muscatine Road
The Money Shops of Iowa, Inc., 935 South Gilbert
Thorp Credit Inc., 1902 Broadway Street

IOWA FALLS

Avco Financial Services, Inc., Highway 65 South

KEOKUK

DialPlan Financial Services, Inc., 710 Main
Liberty Loan Corporation, 718 Main
The Money Shops of Iowa, Inc., Keosippe Mall

KNOXVILLE

C.L. Pine Loan Co. of Knoxville, 113 West Main Street
Thorp Credit, Inc., 105 West Main Street

McGREGOR

Security Loan Company, 210 Main Street

MARION

Postal Thrift Loans, Inc., 3261 Armar Drive
Thorp Credit, Inc., 151 Marion Blvd.

MARSHALLTOWN

Associates Financial Services Company of Iowa, Inc., 111 East Church Street
Beneficial Finance Co. of Iowa, 115 East Main Street
CrediThrift of America, 27 North Main Street
Household Finance Corporation, 29½ West Main Street
Postal Thrift Loans, Inc., 12 West Main Street
The Money Shops of Iowa, Inc., 23 South Center
Thorp Credit, Inc., 112 South 2nd Avenue

MASON CITY

Associates Financial Services Company of Iowa, Inc., 27 First Street N.E.
DialPlan Financial Services, Inc., 520 South Pierce Avenue
FinanceAmerica Corporation, 111 West State Street
General Finance Corporation of Iowa, 5 South Delaware Avenue
O'Dea Finance Company, 214 North Federal
Peoples Finance Company, 34-2nd Street N.E.
Shoppers Credit Service, Inc., 603 South Washington Avenue
The Money Shops of Iowa, Inc., 15 East State Street
Thorp Credit, Inc., 120 West State Street

MOUNT PLEASANT

Avco Financial Services, Inc., 121 North Main

MUSCATINE

Avco Financial Services, Inc., 122 East Second

MUSCATINE

Beneficial Finance Co. of Iowa, 227 East Second Street
Postal Thrift Loans, Inc., 115 West 2nd Street
The Money Shops of Iowa, Inc., 210 East 2nd Street
Thorp Credit, Inc., 1507 Plaza Place

NEWTON

Heights Finance Corporation, 110 First Avenue East
Postal Thrift Loans, Inc., 122 First Street North
Thorp Credit, Inc., 204 North 2nd Avenue West

OELWEIN

Avco Financial Services, Inc., 28 West Charles Street
Thorp Credit, Inc., 7 South Frederick

OSKALOOSA

Avco Financial Services, Inc., 114 High Avenue West
The Money Shops of Iowa, Inc., 116 North Market
Thorp Credit, Inc., 113 North Market

OTTUMWA

Avco Financial Services, Inc., 108 North Market
Beneficial Finance Co. of Iowa, 533 Church
C.I.T. Financial Services, Inc., 837 Church
DialPlan Financial Services, Inc., 2439 Northgate Street
Household Finance Corporation, 222 East Main
Ottumwa Loan Company, 118 West Third
Peoples Finance Company, 205 East Main
Postal Thrift Loans, Inc., 326 East Main
Thorp Credit, Inc., 302 West 2nd Street

PELLA

The Money Shops of Iowa, Inc., 830 North Main Street

PERRY

Avco Financial Services, Inc., 1326 2nd Street
Local Loan Company of Perry, 1220 Willis Avenue
Thorp Credit, Inc., 1122 Willis Avenue

RED OAK

Home Loan & Finance Co., Inc., 211 Washington
Thorp Credit, Inc., 222 Collbaugh Street

SHENANDOAH

Associates Financial Services Company of Iowa, Inc., 110 North Elm Street
Avco Financial Services, Inc., 718 West Sheridan

SIOUX CITY

Associates Financial Services Company of Iowa, Inc., 200 Commerce Bldg.
Avco Financial Services, Inc., 418 Jackson Street
C.I.T. Financial Services, Inc., 700 Pierce Street
DialPlan Financial Services, Inc., 506 Nebraska Street
General Finance Corporation of Iowa, 410 Pierce Street
Household Finance Corporation, 523 Fifth Street
Iowa Beneficial Finance, Inc., 417 Nebraska Street
Postal Thrift Loans, Inc., 705 Douglas
Postal Thrift Loans, Inc., 511 Fifth
Sioux City Security Finance Company, Inc., 2030 South St. Aubin Street
Thorp Credit, Inc., 1910 Pierce Street

SPENCER

O'Dea Finance Company, 928 South Grand
Thomas Thomas Co., Tenth & Grand
Thorp Credit, Inc., 526 Grand Avenue

STORM LAKE

Avco Financial Services, Inc., 725 Lake
Beneficial Finance Co., of Iowa, 808 Michigan

STORY CITY

Finch Financing Corporation, 526 Penn

URBANDALE

C.I.T. Financial Services, Inc., 8401 Douglas
DialPlan Financial Services, Inc., 2400 86th
General Finance Corporation of Iowa, 6401 Douglas

VINTON

Benton County Finance Company, 301 West Fourth Street

WASHINGTON

Brown Finance Company, 215 South Iowa
Thorp Credit, Inc., 211 South Marion

WATERLOO

A & F Finance Company, 324 Manhard
Associates Financial Services Company of Iowa, Inc., 3626 University Avenue
Avco Financial Services, Inc., 4013 University Avenue
Beneficial Finance Co. of Iowa, 622 Commercial
C.I.T. Financial Services, Inc., 2829 University Avenue
DialPlan Financial Services, Inc., 105-D Crossroads Center
General Finance Corporation of Iowa, 2024 Bopp Street
Household Finance Corporation, 177 Crossroads Shopping Center
Keller-Apex Loan, Inc., 209 East 5th Street
Liberty Loan Corporation, 625 Sycamore Street
O'Dea Finance Company, 500 Jefferson
Peoples Finance Company, 512 Lafayette Street
Postal Thrift Loans, Inc., 209 Jefferson
The Money Shops of Iowa, Inc., 700 LaPorte Road

WEBSTER CITY

Frazer Finance Company, Inc., 707 Seneca

WEST DES MOINES

Security Loan Co. of Des Moines, Ia., 324 5th Street
Thorp Credit, Inc., 1776-22nd Street

NON RESIDENT LICENSEES

MOLINE, ILLINOIS

General Finance Corporation of Illinois, 530-16th Street

LOUISVILLE, KENTUCKY

Fairfax Family Fund, Inc., 310 Whittington Parkway

OMAHA, NEBRASKA

FinanceAmerica Corporation of Nebraska, Oak Park Plaza, 7433 Pacific Street

MONEY ORDER COMPANIES

In accordance with the provisions of Chapter 533B, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1980:

Name of Company	Address
American Express Company	American Express Plaza New York, New York 10004
Associates Financial Express, Inc.	1148 Luke Street Dallas, Texas 75222
BankAmerica Corporation	P.O. Box 37000 San Francisco, California
Barclays Bank International Limited	120 Broadway New York, New York 10005
Citicorp	399 Park Avenue New York, New York 10022
Financial Services Corporation	P.O. Box 276 Rock Island, Illinois 61201
First Chicago Cheque Corporation	P.O. Box 8289 Chicago, Illinois 60680
Hy-Vee Food Stores, Inc.	1801 Osceola Avenue Chariton, Iowa 50049
Republic Money Orders	P.O. Box 1762 Dallas Texas 75221
The Chase Manhattan Corporation	One Chase Manhattan Plaza New York, New York 10081
Thomas Cook, Inc.	587 Fifth Avenue New York, New York 10017
Travelers Express Company, Inc.	5075 Wayzata Blvd. Minneapolis, Minnesota 55416

DEBT MANAGEMENT COMPANIES

In accordance with the provisions of Chapter 533A, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1980:

Name of Company	Address
Budget Consultants, Inc.	1414 West Locust Davenport, Iowa 52804
Budget Management, Inc.	3209 Ingersoll Des Moines, Iowa 50312
Family Management, Inc.	307 West 5th Street Waterloo, Iowa 50701
Money Management, Inc.	118 West Third Street Ottumwa, Iowa 52501
Tri-State Family Budget Service	290 Nesler Centre Dubuque, Iowa 52001